NAVMC 2925

RETIRED ACTIVITIES OFFICE DESK GUIDE

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FOREWORD

1. PURPOSE

To publish NAVMC 2925, "Retired Activities Office Desk Guide."

2. INFORMATION

a. The contents of the Retired Activities Office Desk Guide is current as of the date of publication.

b. Initial distribution of this Desk Guide will be made per the current edition of MCO P5600.31.

3. SCOPE

The Retired Activities Office Desk Guide is general in nature and should not be cited as authority for specific actions. Official determinations can only be based on proper regulations and laws.

4. RESERVE APPLICABILITY

This Desk Guide is applicable to the Marine Corps Reserve.

5. CERTIFICATION

Reviewed and approved this date.

C. A. MUTTER
Deputy Chief of Staff for
Manpower and Reserve Affairs

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RETIRED ACTIVITIES OFFICE

DESK GUIDE

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Log completed change action as indicated.

Change Number	Date of Change	Date Received	Date Entered	Signature of Person Entering Change

Contents

Retired Activities Office (RAO)

Desk Guide

PREFACE

This desk guide is intended to be a tool for developing and maintaining a Retired Activities Office (RAO) at a local installation. The ideas and information, much of which has been contributed by RAO volunteers, are offered for planning and managing the installation RAO offices. The objectives of this guide are:

To help establish a viable RAO.
To be a step-by-step guide to running an RAO.
To provide ideas to enhance the knowledge and involvement of the local retired community.

This guide must be supplemented by a wide variety of publications such as those suggested in Appendix A.

As the retired Marine Corps population continues to grow and becomes the largest element of the total force, the demands on the RAOs will increase as well. This guide provides recommendations and basic information to help meet those demands.

SECTION I

INTRODUCTION

Retirees have made a lifelong commitment to the Marine Corps and their country. Even in retirement, retirees are subject to recall to active duty in the case of a national emergency. Such faithful commitment mandates reciprocal support and respect from their country and the Marine Corps.

In White Letter No. 1-96, the Commandant of the Marine Corps acknowledged the importance of the role that retired Marines play as an integral part of the Total Force. It's essential that we remind our retired Marines that they are a functioning part of the Marine Corps and will always have our constant support. We must ensure that this valuable resource is not ignored. Retired Marines bring a wealth of knowledge and experience with them and are anxious to lend a helping hand. Retirees continue to be willing to make significant contributions to help the Marine Corps both in terms of grass roots support for maintaining a strong active duty force and in taking care of each other. For them to provide meaningful contributions, retirees need to be kept informed of changing programs and policies.

The Marine Corps must be vigilant in maintaining communication with all it's retirees. Every effort must be made to ensure that the relationship between retirees and the active duty Marine Corps is reinforced and mutually rewarding.

Today's Marine Corps retirees are part of an age wave changing the face of the country. The aging of the 76 million baby boomers born between 1946 and 1964, combined with improvements in life expectancy and decreasing birth rates is producing one of the most dramatic changes in our nation. The United States is in the midst of a longevity revolution. We are becoming a nation, once oriented towards youth, beginning to accommodate a population increasingly in its middle and old age.

A major part of this trend is that people now spend significantly more time in "retirement." From 1900 to 1980, average life expectancy increased 51 percent and the number of years spent in retirement increased elevenfold. There are now so many people experiencing a time of life that is no longer focused on schooling, parenting or career activity that the French have coined a term to describe this new period of living. They call it the Third Age. Unlike the First Age of schooling or life preparation and the Second Age of intense career activity and, for many, parenting, the Third Age identifies this new block of time available to a growing number of citizens to explore different opportunities and challenges.

The Third Age is not a short period of time. Today, a person reaching the age of 65, on average, can expect to live an additional 17 years - about 19 for women, 15 for men. With earlier retirement, especially as is possible for some military members, a large number of military retirees can look forward to spending even more years in the Third Age.

Some highlights of the longevity revolution are as follow:

> In 1990, the age 65+ population in the U.S. was about 31 million or about 12 percent of the total population - that's more people than the entire population of Canada - a nation within a nation.
>
> When the baby boomers start turning 65, the 65+ population will total 66 million and represent almost 25 percent of the total population - the median age of the country will have risen to 41.
>
> The fastest growing segment of the population are those who are 75+. By the year 2000, they will account for 50 percent of the 65+ population.
>
> Three-fifths of all men who are 65+ will be veterans by the end of this century, this proportion will begin to decrease after the turn of the century.
>
> There are currently over 101,000 Marine retirees and about 7,500 surviving spouses. In 1996, military retirees outnumbered the active duty population of the armed forces.
>
> Approximately 95 percent of the older population is living in the community. At any one time, only about 5 percent of all retirees are living in nursing homes.

Retirees are a diverse group - as diverse today as they were before retirement. Their sense of self, of who they are, is ageless.

The challenge for the retiree and for the RAO is to take these additional productive years and to make the most of the opportunities of the Third Age. It is hoped that this guide will enable the development of RAOs that will empower retirees to reap the rewards of the Third Age for themselves and their communities and to successfully manage the life events and transitions of this time of life.

SECTION II

RETIRED ACTIVITIES PROGRAM

A. OVERVIEW

In 1979, the Secretary of the Navy's Committee on Retired Personnel (CRP) called on the Navy and Marine Corps to emphasize the value of the Retired Affairs Office to local commanders, to direct their support in working with selected retiree volunteers, and to help organize and operate an RAO on their installations and a Retired Advisory Committee in their geographical areas. The Secretary of the Navy convened a working group which transformed these ideas into Department of the Navy (DoN) policy in the form of SecNav Instruction 5420.169F. SecNav Instruction 5420.169F formally established the Retired Affairs Program and the CRP. This program provides an avenue to ensure that the relationship between our retirees and the active forces is reinforced and remains mutually beneficial and is part of the overall strategy to maintain responsibility to and for our retired forces. In 1996, SecNav Instruction 5420.169H changed the name of the program to the Retired Activities Program and renamed the Secretary of the Navy's CRP to the Retiree Council (RC) so as to more closely resemble the other service department programs.

B. RELATIONSHIP TO THE MARINE CORPS MISSION

Through caring and continued service to their fellow Marines, the RAOs support quality of life issues throughout the retirement years. The on-going RAO commitment to service relates to the Marine Corps ability to recruit and retain the most highly qualified personnel. Retirees continue to be an integral part of our Total Force and play a vital role in Marine Corps mobilization and contingency plans. Their experience and skills are too valuable to ignore. The RAO program can support operational readiness by providing assistance during times of increased operational tempo and deployments. RAOs maintain a vital link between the retired and active duty populations.

C. RETIRED ACTIVITIES PROGRAM

The Retired Activities Program consists of four principal elements: (1) the Secretary of the Navy's RC; (2) Retired Personnel Seminars; (3) RAOs and (4) Retired Liaison Offices

(RLOs) located at some Medical Treatment Facilities (MTF) aboard either Navy or Marine Corps installations. The responsibilities and functions associated with these elements are as follows:

The Secretary of the Navy's RC is established by the Secretary of the Navy to consider issues of significant importance to retired military personnel, their families and their survivors. The Deputy Assistant Secretary of the Navy (Manpower) (DASN(M)) will serve as the Executive Director of the RC. The members are appointed to the RC per SecNav Instruction 5420.169H and tasked to:

- Participate in all aspects of the Retired Activities Program.
- Act as a liaison between the Secretary of the Navy and the Navy and Marine Corps retired community.
- Assist in planning, implementing, and participating at Retired Personnel Seminars.
- Participate in regional retiree councils and assist local installation RAOs.

The Retiree Seminars are utilized to assist in the dissemination of information and policies of concern to military retirees. These seminars will be conducted annually by the RAO at each Marine Corps installation. The annual Retiree Seminars provide an excellent forum for two-way communications for retired and active duty military personnel.

The RAO serves as a link between local retirees and the active duty community which provides assistance to retirees. -The RAOs are to be located in the Family Service Center (FSC) aboard marine Corps installations. They are to be staffed and operated by volunteer military retirees who assist retirees and their families to receive services and benefits to which they are entitled.

The RLOs may be established at the installation MTF at the invitation of the MTF Commanding Officer. The purpose of the RLO is to provide general information and referral services to retirees, their families and survivors and to act as a liaison between the MTF Commanding Officer, MTF staff and retirees and their families or survivors.

D. ROLE AND RESPONSIBILITIES

The Retired Activities Program is an official Marine Corps program. Policies concerning the establishment and operations of RAOs receive dual sponsorship from CMC (MHF and MMSR). The role of the Marine Corps Retired Activities Program is to establish a means to better support and assist Marine Corps retirees and their families by establishing RAOs aboard every Marine Corps installation. The RAOs will provide installation commanders with a means of providing more effective services to and improving communication for the local retired community and their families. Retired volunteers provide the manpower to staff and operate the RAOs. The Marine Corps RAOs are operated out of the FSC located aboard Marine Corps installations. FSC policy is developed by CMC (MHF). CMC (MHF) through its FSC provide administrative, financial and logistical support for the RAO. CMC (MMSR-6) develops and implements policies and plans for the Marine Corps retiree programs.

E. COORDINATION

A good working relationship between the local RAO and CMC (MHF) and (MMSR-6) is essential. It is critical that RAOs have advance access to a steady stream of information on key retiree issues to be proactive with their clients. To be an advocate for retirees, CMC (MHF) and (MMSR-6) staffs need to be aware and fully understand the issues and problems that the RAOs are experiencing and to take appropriate action on requests and recommendations regarding retiree services.

1. CMC (MHF) FAMILY PROGRAMS BRANCH

Provides RAO program oversight and direction.

Through its FSC provides administrative, financial and logistical support for the local RAO program.

Develops, publishes and distributes the RAO Desk Guide in coordination with CMC (MMSR-6).

Supports the local RAOs through training and creating a viable volunteer program that ensures there are adequately trained and motivated individuals in sufficient number at all the RAOs.

Assists career counselors and Transition Assistance Management Program (TAMP) personnel in the effective delivery of programs that will educate the active duty Marine facing retirement.

Provides an effective organizational response to the needs of RAO volunteers, retirees and their families.

2. CMC (MMSR-6) RETIRED ACTIVITIES SECTION

Maintains liaison and provides support to the DoN RC and coordinates with the other services RAO program staffs.

Provides information and assistance about benefits through phone calls, personal interviews and correspondence with retired Marines, Marine veterans, their family members and survivors.

Publishes and distributes the Retired Marines newsletter, "Semper Fidelis."

Maintains the "Marine Corps Retirement Guide."

Certifies applications for Uniformed Services Identification and Privilege Cards for retirees, veterans, their legal dependents and survivors.

Makes the initial determination of eligibility for former spouse benefits (exclusive of apportionment of retired pay) for all former spouses, including active duty and retired members.

Maintains liaison with the Secretary of the Navy's RC. Provides Marine membership with mailouts containing program and policy change information.

Administers the Survivor Benefit Plan (SBP) for the Marine Corps, including counseling and education, but exclusive of all related fiscal, data processing, and machine accounting functions.

Administers the Supplemental Survivor Benefit Plan (SSBP) exclusive of all related pay functions.

Administers the Reserve Component Survivor Benefit Plan (RCSBP) including counseling, but exclusive of all related pay functions.

Monitors the Retired Marine Luncheon Program and distributes the address listings in support of the program to sponsoring commands.

Certifies entitlement under the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS/TRICARE) for retirees and their family members or survivors.

Verifies and updates Defense Enrollment Eligibility Reporting System (DEERS) eligibility and benefits for retirees and their dependents.

Processes requests for foreign employment.

Advocates for Marine Corps retirees by supporting the programs and policies that honor their years of active duty service.

Provides information and services as dictated by the needs of the retirees, their families and survivors of retirees.

Assists with the writing or revising of major publications that assist retirees, their families and survivors of retirees.

Reviews cases submitted to the Board for Correction of Naval Records to correct administrative errors or to make benefit determinations.

3. INSTALLATION COMMANDERS

Provides the necessary leadership for the establishment of the local RAO. The installation commander:

Determines the direction of the installation RAO program based on the needs of the local retiree community.

Selects, appoints and makes regular contact with the RAO Director, either via the FSC Director or in person.

Via the FSC Director, ensures that the RAO has adequate facilities, equipment, supplies and funding to enable the RAO to perform its mission.

4. FSC DIRECTORS

The FSC Director is the installation commanders staff representative for all retiree issues. The FSC Director:

Serves as the point of contact for the RAO Director.

Provides direct guidance and support to the RAO Director and volunteer staff.

Serves as the liaison between the installation staff, active duty community and the RAO staff.

Ensures that the RAO has adequate facilities, equipment, supplies and funding required to perform its mission.

Coordinates publicity, correspondence and newsletters prepared by the RAO.

Provides the RAO with the necessary support and coordination required to conduct the local annual Retiree Seminar.

5. RAO DIRECTORS

The director is a volunteer retiree, family member or retiree survivor who is expected to maintain cognizance over all retiree activities within the locale. The director's duties include aspects from recruiting and training volunteers to soliciting support of the installation leadership. The ability of the director to manage and delegate these tasks is a key factor for the RAO success. The RAO Director reports directly to the local installation FSC Director, who provides administrative, financial and logistics support for the RAO. The RAO Director is appointed in writing by the installation commander to direct and manage the RAO. Appendix B-1 contains a sample Volunteer Director appointing letter. The RAO director:

Supports the installation commander in all matters concerning the local military retiree community.

Provides leadership, guidance and supervision to the volunteer retiree staff.

Plans and conducts the local annual Retiree Seminar.

Briefs the installation commander and FSC Director on retiree issues as appropriate.

Ensures that accurate and empathic counseling is available to all retirees, their families and survivors of retirees in the local community.

Recruits volunteers to sufficiently staff the RAO.

Ensure volunteers have adequate training and reference material to appropriately assist retirees, their families and survivors of retirees.

Collects client satisfaction, services provided and needs assessment survey data in order to evaluate and improve client services.

Publishes a newsletter at least annually to inform area retirees of the annual retiree seminar and status of issues pertinent to them. Makes use of periodic press releases in local papers and military fraternal organizations newsletters to advertise the services provided at the RAO.

Ensures that the FSC Needs Assessment includes a section for the RAO.

Analyzes results of Assessment and makes recommendations accordingly.

Provides statistics to FSC Director for inclusion in semi-annual FSC statistical reports.

Submits budget requests to FSC Director.

SECTION III

THE RAO

A. MISSION

The RAO is the link between the retiree, local military communities and other government and non-government agencies which provide assistance to retirees. The RAO is designed to be the focal point aboard the installation for conducting all official retiree activities maintaining an empathic counseling program that provides the most current and accurate information regarding retiree benefits and entitlements. All Marine Corps installations will have an RAO. The RAO will be located in the installation FSC and will be staffed and operated by volunteers from the military retiree community. The FSC will provide administrative, financial and logistical support to the RAO. The RAOs objectives are:

To help retirees solve their problems relating to their military service by serving as a point of contact between the retirees, the Marine Corps and other agencies as necessary.

To provide client follow-up service directly or by referral service to retirees, their family members and survivors of retirees to ensure they receive services and benefits to which they are entitled. '

To plan and conduct the annual Retiree Seminar.

B. FSC

Marine Corps RAOs are housed in the installation FSC. The FSCs provide office space, telephones, computers, furniture, financial and some administrative support. RAO Directors report directly to the FSC Director.

FSCs have established service networks about which the RAO staff should become familiar. The FSC has credentialed family counselors who may assist retirees or who can provide referral to appropriate service providers. RAO volunteer training should include presentations by the FSC staff in order to educate the volunteer staff as to the resources available within the FSC and how best to access them. In addition, the FSC may assist RAOs to link with other resources and agencies. Presentations by other organizations and agencies, e.g., the local Area Agency on Aging (AAA) or United Way Council, during volunteer training is recommended.

C. VOLUNTEERS

The RAO program runs because of those exceptional men and women who volunteer. RAO volunteer staff vary widely with each local retired community. Depending on the size, expertise, experience, and motivation of the volunteers, the local RAO Director may be able to assign volunteers to perform specific RAO functions. Positions such as Annual Retiree Seminar Coordinator, Training Coordinator, RAO Recruiter, Volunteer Coordinator and Administrative Coordinator are examples of such functions. In some cases, these functions may be performed by FSC staff as collateral duties.

Though SecNav Instruction 5420.169 states that,"RAOs are to be staffed by retiree volunteers", some family members (particularly surviving spouses) have been able to provide support as well. Those RAOs using retired widows/widowers report excellent results in their spouse peer counseling services.

RAO Volunteers will be appointed in writing by the FSC Director. Sample appointing letters, letters of understanding, volunteer applications, job description, are contained in Appendix B.

D. RAO CLIENTS

RAO clients are military retirees, regular and reserve, their spouses, eligible children, eligible former spouses, survivors or designated representatives or guardians.

1. **RETIREES AND SPOUSES**

Retirees from all branches of the uniformed services and their spouses may seek assistance from a Marine Corps RAO. The ages of this population cover a wide range requiring a broad-based knowledge of concerns that arise at varying life stages. Spouses are the second most frequent clients. They frequently request information regarding identification card renewal, death gratuity, burial benefits, SBP, medical and

CHAMPUS/TRICARE benefits. Additional information about these benefits is provided in Section VI of this desk guide.

2. SURVIVING SPOUSES

Assistance to surviving spouses is a core component of the RAO and one of the most satisfying areas of service. Many surviving spouses lack the knowledge of benefits and entitlements and necessary documentation required to receive all of the benefits and entitlements to which they are entitled. Section VI contains additional information on survivor assistance.

3. FORMER SPOUSES

Former spouses who retain a valid ID card (were married to a service member for at least 20 years and the member was on active duty for 20 years of marriage) may seek the service of the RAO. Public Law 97-252, the Uniformed Services Former Spouses' Protection Act enacted on 8 September 1982 with several subsequent amendments, provides certain rights and benefits for former spouses of members of the armed forces. Part I of the Retired Military Almanac contains detailed information about eligibility requirements, benefits and other information for former spouses.

4. CHILDREN

Surviving minor children of a retired or deceased military member and their guardians or designated representatives may also be assisted by the RAO.

E. RAO CLIENT SERVICES

The best general reference materials that RAO volunteers can use are the Retired Military Almanac, Uniformed Services Almanac, and the Federal Benefits for Veterans and Dependents. These guides are published annually and contain updated benefit and entitlement information and eligibility requirements for service members, retirees and their family members. CMC (MHF-10) orders the almanacs annually for the FSCs to distribute. The almanacs can also be purchased at the installation exchange stores. The FSC TAMP office orders and maintains a stock of the Federal Benefits for Veterans and Dependents.

The Retired Military Almanac and Uniformed Services Almanac are published by Uniformed Services Almanac, Inc., P.O. Box 4144, Falls Church, VA 22044, telephone (703) 532-1631, Fax (703) 532-1635. E-Mail address is MILITARYALMANAC@MSN.COM.

The Federal Benefits for Veterans and Dependents is published by the Department of Veterans Affairs (VA), Office of Public Affairs (80D), 810 Vermont Ave., NW, Washington DC 20420.

The following is a listing of types of services that the local RAO may provide:

Casualty assistance to survivors of military retirees on procedures to obtain and maintain military benefits. MCO P3040.4D; Marine Corps Casualty Procedures Manual, NAVMC 2642; Marine Corps Retirement Guide and the Almanacs and VA Benefits book listed above are good references to use for all retiree casualty reporting and benefits issues.

Provides assistance with completing various Defense Finance and Accounting Service (DFAS) and Department of VA forms.

Make report of death of retiree to DFAS. DFAS, Cleveland Center, 1-800-269-5170.

Arrange for military honors if desired by next of kin (NOK). DoD Directive 1300.15, establishes that retirees are entitled to a full-honors detail, if the necessary support is available at a local command. If not, the Service must provide a minimum of one uniformed representative to attend the funeral.

Advise NOK requirements and procedures to obtain a new identification card (DD form 1173).

Update DEERS eligibility enrollment of NOK.

Determine if legal assistance is required and refer NOK to Legal Assistance Office (simple wills and powers of attorney).

Liaison for burial at sea/scattering of cremated remains at sea with the nearest Navy Office of Medical

Affairs or Coast Guard station for retired Navy and Coast personnel and their dependents.

Provide former spouse information per the Uniformed Services Former Spouses' Protection Act.

Determine if Red Cross or. Navy/Marine Corps Relief assistance is appropriate.

Assist with planning and implementing the annual retiree seminars.

Provide information on resources and services available through the military, military-related organizations and community organizations.

Participates in local installation and community advisory committees.

Provide retirees with tax preparation assistance.

F. RETIREMENT AND OTHER FAMILY MEMBERS/SPECIAL NEEDS

Retirement can impact on close relationships with spouses, children and parents. The RAO and it's volunteers may be called upon to provide retirees assistance at this crucial transition. FSC and other local resources should be used where available and appropriate.

With all retirees and their family members, the RAO volunteer will help best by encouraging the retirees to talk about and review their situation. The RAO volunteer must be knowledgeable and effective in engaging all available resources on behalf of their clients. They must remember that ultimately the individual retiree is responsible for the success of their retirement.

Spouses with adequate incomes and a history of marital compatibility have good reason to believe that their hopes for happiness in retirement will be fulfilled. Marriages that were good before retirement have a good chance to be so after retirement. Retirement alone will not break nor make a marriage.

Nevertheless, there may be adjustment problems. Among these are the increased time some retired-spouses may be spending at home. Discussion by the couple of this situation is vital to a successful adjustment. More time spent at home by the retiring spouse may allow for seeing and being more of a part, sometimes reluctantly, of the daily life of the at-home spouse. Responses to requests to help in the daily routine may or may not be forthcoming. The perception and judgment by the retiring spouse of the "quality of the life at home" may be negative. Once again, open and frequent discussion will be important to managing this change and promoting a successful adjustment.

Illness, disability, and economic insecurity can contribute to anxiety and dissatisfaction with retirement and cause adjustment problems. Dealing with these problems can be a challenge to the morale of the couple and test their problem solving capabilities. Talking with each other and seeking out and taking advantage of available resources, such as those available through the RAOs and the FSCs, may be important to satisfactorily handling these challenging areas.

Moving to a new area can be another source of difficulty in adjusting to retirement. People who choose to retire to a familiar area, e.g., where they have previously lived or spent vacations, may have less trouble adjusting to the new environment.

Relationships with other family members, children and parents, may be affected by retirement. Contacts with children often increase and can be positive and constructive. Parents may help with home repairs, child care and sometimes living arrangements. As each generation lives longer than the preceding one, the likelihood of substantial contact with parents in retirement increases. If the parent is frail and needs care, these encounters, no matter how caring, can be sources of frustration.

Not all retirees that the RAO comes in contact with will be married. The RAO needs to be aware of the diversity of the marital status of their clients. With the assistance of the FSC, guidance materials should be revised to meet the needs of the never-married, widowed, and divorced retiree.

SECTION IV

PLANNING AND DEVELOPING THE RAO

A. RAO PROGRAM PLANNING

The key elements of program planning include obtaining resources to operate the program, assessing needs, analyzing information collected from assessments, designing program service delivery and obtaining, training, developing and maintaining the staff (volunteer). Funding and staffing resources available to the installation RAO will impact the extent to which program planning and development can be conducted. However, each RAO must be able to assist their clients in three key areas: benefits assistance, survivor assistance and planning, and conducting the annual retiree seminar.

B. NEEDS AND RESOURCES IDENTIFICATION

Identify client needs and interests of the retired community. Determine what resources are available in the local area to support your client needs and interests. Develop a listing of organizations and service providers which provide information and services which meet your clients needs and interests. Assemble a resource library of publications, periodicals, handouts, flyers, and a mailing list of organizations and service providers of interests to retirees.

C. CLIENT DEMOGRAPHICS

Useful information may be obtained from the yearly publication, The Retired Military Almanac. This publication shows numbers of retirees from all the services by state. An additional annual publication that shows even more information about military retirees is the DoD Statistical Report on the Military Retirement System. This report is issued by the DoD Office of the Actuary, using data abstracted from the Defense Manpower Data Center. The report is published annually, and is available each April. The report contains retiree data for state and regional areas down to 3-digit zip code level.

For technical questions pertaining to specific data contact:

Harry E. Richardson
Phone: (703) 696-7410
DSN: 426-7410

Copies of this report can be obtained by writing to:

Department of Defense
Office of the Secretary of Defense
Personnel and Readiness
Office of the Actuary
1555 Wilson Boulevard, Suite 701
Arlington, VA 22209-2405

Both of these publications show retired rank or officer/enlisted break downs as well. No age profiles are available in either of these publications.

Local information can be obtained by including a Retiree Section in the FSC "Needs Assessment." This section will be made available to all RAO clients as an opportunity to share their interests and recommendations with the RAO. A sample questionnaire is included in Appendix C-1. The information obtained from the needs assessment can be supplemented by additional surveys conducted during the local annual Retiree Seminar and Health Fairs.

D. DATA ANALYSIS

To help understand data gathered in needs assessments, and surveys the RAO could use:

Working groups of knowledgeable personnel such as FSC staff, RAO staff and other personnel to review and interpret the findings.

Formal data reviews with other RAOs.

Review of past service requests and recommendations.

Focus groups to review client questionnaires, services and evaluations.

E. SERVICES DESIRED

Experience has demonstrated that the greatest number of requests for RAO services are for survivors benefits assistance and assistance with annual retiree seminars. With the advent of TAMP, however, RAOs may be more involved in second career and mentoring kinds of services.

The RAO staff must collect data on the services being provided in order to ensure that they are meeting their clients needs and interests. Request for services must be documented in order to justify the addition of new services.

CMC (MHF) and (MMSR-6) will share any data collected on RAO services provided and requested. This information can be used by the local RAOs to tailor their services to best meet the needs and interests of its' clients.

F. RESOURCE ASSESSMENT

Though financial and other resources may be limited, it is useful for the RAO to identify in writing all potential assets, from various local installation activities to volunteers to community organizations and resources.

Evaluate the installation and community environment for resources that can support client needs and interests. Match resources, current and potential, with known client needs and interests. Identify business, social and professional organizations that can support annual retiree seminars and other events. Identify local businesses that typically employ retired military.

Note aspects of the local environment that affect the program. This will include installation support, funding, staffing, facilities, accessibility, acceptability. Do not forget climate (e.g., snowy winters), public transportation, location of the RAO in relation to most of clients. Note local community trends such as growth/downsizing of industries in the area. This may impact the number of military retirees locally employed in second careers. Note what gaps in services are reported by clients.

Resource components to examine are as follow:

Staff resources

- Volunteers: Weekly - Periodic

Financial Resources

Material Resources

Office space
Telephone/Fax
Computer/printer/Modem
Photocopier
E-Mail/Internet access

Program Support Resources

Installation support

- Newsletter
- Annual retiree seminars/appreciation days
- Retired Marine Luncheon Program
- Command support (such as Naval Hospital providing health screening at annual retiree seminars)

Community Resources Network and Partnership Potentials

Veterans Affairs office
Retiree Council
Military coalition members [The Retired Officers Association (TROA), Fleet Reserve Association (FRA), Naval Enlisted Reserve Association (NERA), The Retired Enlisted Association (TREA), Non-Commissioned Officers Association (NCOA)]
Others - Navy and Marine Corps Relief Society, Red Cross, Veterans of Foreign Wars (VFW), American Association of Retired Persons (AARP), Widowed Persons Service, American Legion, Navy League, Disabled American Veterans (DAV) Area Agency on Aging personnel, civilian hospital officials

G. SERVICE SCHEDULE AND LOGISTICS

An examination of the times of day that most requests for services are received may be helpful in establishing the RAO working hours. In some locations, many retirees are not involved in second careers and often may not take advantage of an RAO's availability early in the day. There may be other area variables which may limit days of the week services are provided. RAO Directors may also have volunteers who can provide services and assistance from their residences. In these cases, hours of availability can be posted in the RAO SOP.

SECTION V

MANAGING THE RAO

A. PROGRAM MANAGEMENT

Management of the installation RAO is assigned to a volunteer director. The RAO Director is appointed in writing by the local installation commander and reports to the FSC Director. The FSC Director will provide support and direction in managing the local program. The RAO Director is responsible for managing the daily operations, coordinating recruitment and training of volunteer staff, preparing a budget and list of required supplies and equipment and developing a local RAO SOP.

In order for the RAO Director to be effective, he/she must have the installation commanders full support. The installation commander should provide the RAO Director with program operation direction. Much of this direction will be formulated through briefings and discussions between the installation commander, FSC Director and the RAO Director. The RAO Director should brief the installation commander and their staff on the services provided and upcoming activities. Provide the commander with program statistics regarding clients served and services offered to the local retired community. Keep the commander, FSC Director and their staffs informed, involved and up to date on the program. Invite them to participate in the annual retiree seminars and scheduled activities that occur aboard the installation.

1. MANAGEMENT PHILOSOPHY AND PRINCIPLES

Basic to this program is assisting all military service retirees, their families and the survivors of retirees with knowledge about a variety of military retiree benefits and entitlements available to them. RAOs seek to develop a network of knowledgeable volunteers who can provide assistance to the local retiree population. Thus continuing the Marine Corps tradition of "taking care of our own."

2. KEY MANAGEMENT ELEMENTS

While there are three core elements for the RAO program, benefits assistance, survivor assistance, and annual retiree seminars, most of the services provided are driven by the local retiree community needs, interest, available resources and the expertise resident in the volunteer staff.

Basic to the offering of a dynamic program is the need for periodic evaluations and modifications of services provided. The results of the evaluations should be used to modify the program to ensure the services provided are meeting the needs of the local retiree community. Program changes can be made by adding or changing current direct services or by referring clients to other local agencies.

B. IDENTIFICATION AND USE OF RESOURCES FOR THE AGING

The RAO must maintain a directory of agencies, both military and civilian, which provide information and services for retirees.

Every area of the country is serviced by an agency that is generically referred to as the AAA. These agencies were created by the Federal Older Americans Act to form national network of aging agencies. The AAA uses both local government agencies and non-profit organizations. These agencies receive a significant amount of their funding through the Federal Older Americans Act by way of federal grants.

A major responsibility of every AAA is to provide information and referral services on aging resources within their local area. For example, information on local chapters of the Alzheimer's Association, domestic abuse resources, substance abuse resources, caregiver support groups and senior housing resources are frequently listed. These services are free.

Many AAAs regularly publish an updated directory of available local resources. Appendix A-3 contains a listing of all of the states and territories lead agencies for the aging. This listing can be used to identify the agencies that not only serve the RAO's local area, but also the agencies which service areas that a client may want to move or where a retired family member lives.

Another source of information on community resources is the local United Way chapter. Frequently, these chapters will maintain a directory of community resources. Each RAO should include directory information for the local United Way in their

SOP. The United Way of America national office in Alexandria, VA, (703) 836-7100 can provide more information on chapters across the country.

Lastly, the RAO should be knowledgeable of local community councils comprised of service providers, organizations, and agency directors that provides useful information and referral services for retirees. The RAO's contact with these resources can not only be helpful in identifying valuable community resources, but also in helping those resources better understand and serve the needs of military retirees in the area.

C. RESOURCES

1. FINANCIAL

Financial resources to support the RAO will be provided through the FSC. An important task for the RAO Director is to prepare and submit a budget to the FSC Director outlining the funding required to support the activities and services provided by the RAO. The RAO Director should learn as much as possible about the installation budget submission process in order to better prepare the RAO budget. The RAO should be prepared with a priority listing of desired materials and activities in the event that additional funding comes available during the fiscal year. This list can also be used to show unbudgeted and outyear requirements. Data analysis of customer needs assessments and customer satisfaction surveys can be used to justify the budget submissions.

2. VOLUNTEERS

The following are key success factors in the use of volunteers:

Recruiting. People volunteer for various reasons. Retired military, with their "can do" attitude, say they like to do something to help others, to make a difference, to keep in touch with the Marine Corps, to have something to do, or a host of other reasons. It has been found that potential volunteers will respond more quickly to a specific, directed request and to an assignment commensurate with their interests and skills. Other RAO volunteers emphasize their sense of satisfaction, especially from participating in TAMP pre-retirement briefings. Important times to recruit are the annual retiree seminars and TAMP pre-retirement briefings. Although new retirees generally get involved in second careers, they may be able to provide a few hours a month, helping survivors, assisting with a newsletter, or providing some computer help. Appendix G contains a sample recruitment flyer and letter.

Interviewing and screening. Explain how the RAO operates Look for skills and attitudes which fit job assignments. In the case of RAO Directors, explore their willingness to learn new things, organization skills, empathy,, flexibility, and dependability. Determine if the applicants are seeking full-time employment. If so, this may impact on the type of position they could support in the RAO.

Training. Schedule an orientation. Assign an existing volunteer as a sponsor. Use a job description and train from that. If someone is filling time while seeking a paying job, assign tasks that can be managed on a short term basis, require minimal training and knowledge base.

Retention. The best way to retain a strong volunteer staff in the RAO is to show them that the installation and Marine Corps appreciate the services they provide. They should know that their efforts make a difference. Additionally, solicit their recommendations on how to improve or enhance the program.

Recognition. Installation Commanders can present a Certificate of Commendation, NAVMC 10631 to volunteers at an installation awards ceremony. An article with pictures in the local installation newspaper enhances these presentations. Volunteers respond quite positively to various types of recognition by the local chain of command. The combination of appropriate recognition and concern for the retiree needs by the command can help the RAO motivate and thus retain volunteers.

Networks. Volunteers develop networks of business and personal contacts. Many of these contacts represent potential resources (e.g., a contact with a Marine veteran who runs a printing business).

3. OTHER RESOURCES

There are a host of military-related organizations and other community services with which RAOs should be familiar and have working ties. Partnerships with all military coalition members (TROA, TREA, FRA, NERA, NCOA) and other military-related organizations (DAV, VFW, and American Legion) are generally mutually beneficial alliances.

Funeral directors are an excellent point of contact as they generally have early notification of a retiree's death and are in an excellent position to recommend that survivors contact the local RAO.

Civilian organizations such as the AARP and the resources under the AAA are also useful contacts to establish. Many of these organizations publish information guides and handouts. Appendix A-1 contains a listing of manuals, books, guides and handouts which can be used by the RAO staff as research material or information handouts.

Finally, local area businesses are an outstanding resource for the RAO and other military retiree organizations to work with. Businesses that operate in a community with a large military retiree population understand the buying power retirees represent. Supporting the RAO and other military retiree organizations makes sense for local business.

D. MARKETING

Marketing must occur constantly, with the entire chain of command, with the local retired community, and with the other resources identified. It is essential to successfully promote the RAO and to deliver services of the greatest benefit to the RAO clients. In marketing the RAO, there are two important questions to answer in any flyer or briefing:

Who is the customer?

What can the RAO do for them?

E. MARKETING VEHICLES

1. PRE-RETIREMENT BRIEFINGS

These briefings are delivered by TAMP personnel frequently throughout the year. RAOs have been well received at them because they give a realistic depiction of life after active duty. These briefings are an excellent opportunity to recruit volunteers and to provide pre-retirees with information regarding services provided by the RAO.

2. PUBLICATIONS

The installation newspaper or newsletters prepared by the FSC or other local organizations are excellent marketing sources for advertising the RAO services and recruiting volunteers. The RAO Director should establish a working relationship with appropriate organizations which publish newsletters that includes retirees in their mailouts. The support of the installation Public Affairs Office is important in securing space in the installation newspaper and other local publications. When RAO information does appear in print, it is essential that the office location, phone number and hours of operation appear as well.

Some RAOs have found it useful to develop a checklist of items that are important to include in any publicity piece about the program. Other RAOs have developed a series of articles that can be run in local publications on a revolving schedule. Articles should be prepared for all special events.

<u>Semper Fidelis</u> is a means to publicize the local annual retiree seminars. CMC (MMSR-6) collects seminar dates from each installation and publishes them in the retiree newsletter.

3. OTHER MARKETING MEANS

Following are some steps that the RAO may take to increase visibility and demonstrate its value to the installation, retirees and the surrounding community:

Briefing installation commanders and their staffs on RAO activities, services and special events.

Marketing to potential clients in the retired community to recruit volunteers.

Sending regular news releases to installation and local publications.

Using interest in, and RAO knowledge of, SBP to assist commands in providing counseling.

Informing local funeral directors about services for surviving spouses and other services of the RAO.

Writing newsletters

Personal networking

Where there is access to the appropriate computer software, use it to create eye-catching graphics.

Always keep in mind the two key marketing questions. Remember that the primary market is the retiree and his or her family. In considering this market, avoid lumping all of the customers together. This customer group generally represents over forty years of lifestyle choices and life experiences in a variety of environments and living arrangements. Grouping similar life experiences is one way to segment the customer group to better understand them and their needs. However, predictions of customer behavior from these groupings should be approached with caution.

F. THE OLDER OR MATURE CUSTOMER

In assessing the needs of the older or mature customer of the RAO, remember that there is no one customer, but a diverse group of customers. It bears repeating that older people are as diverse a group as all other groups in our society. Ageism tends to lump them all together.

As noted earlier, the retirees of today are redefining the image of aging in America. T. Franklin Williams, former director of the National Institute on Aging, noted that research is finding more and more that most aging-related changes are due to extrinsic factors. Extrinsic factors are lifestyle, exposures to environmental influences, and diseases. In more recent research, when animal or human subjects who maintained a good level of exercise into later years are compared with younger animals or humans, functional declines previously attributed to aging have tended to disappear.

In marketing to their mature customers, the RAO is advised to focus on:

The diversity of individuals in their client population.

The life issues and/or transitions these diverse individuals may need help with from the RAO.

Age itself is not the issue. People age differently because of genetics, lifestyle choices, exposures to environmental influences, and diseases. Many people tend to feel and think on average 10 to 15 years younger than their chronological age. The real issue is functioning. How is the customer managing life events and coping with these transitions?

The mature market is a moving target. The market of today will not be the market of tomorrow and you cannot assume that studying the age group of today will allow you to predict accurately what the next age group will need and want.

G. KEY ACTIVITIES

In addressing the question of needs of the RAO clients, the following are key activities for the RAO:

Recognize the varied life experiences of all customers.

Understand that each person can have a different response to these life experiences, that these persons represent a variety of client populations and the real issue is how well the individual is handling the life event or transition that has brought them to the RAOs attention.

Watch for and try to identify trends in requests for services that can help the RAO better focus on the priority needs of their customers.

- Ask your customers what they need and, after the RAO tried to meet the need, ask them how well the RAO did in meeting the need.

H. PROGRAM EVALUATION

1. PURPOSE OF EVALUATION

The marketing of any program is significantly enhanced by data that can be collected on numbers of clients served and their positive assessment of the services. Such data can be used to gain additional resources and command support. A systematic evaluation also helps directors to easily identify what is working, the need for program improvements and to develop a database of client needs and interests. Any evaluation tools should help the RAO staff determine if they are effectively meeting their goals as well as the goals of the command and their clients. Program efficiency as well must be evaluated (i.e., cost effectiveness). Appendix D-3 contains a sample Annual Retiree Seminar Evaluation Form.

2. SAMPLE RETIREE NEEDS ASSESSMENT FORM

A sample retiree needs assessment form is contained in Appendix C-1. Such surveys often provide excellent suggestions regarding services needed and efficient ways to provide them. This survey should be included as part of the FSC client satisfaction survey

I. VOLUNTEER TRAINING

The issues handled by RAOs are complex enough to warrant a structured training program for incoming volunteers. A basic training program has been developed that is comprised of three units. The time needed will vary with the individual experiences of volunteers.

The objectives are for the trainee to learn the basic operations of the RAO, become comfortable with providing information and counseling, and to become familiar with assisting survivors of retiree casualties. Frequently a check list is used so that trainees and directors know what training has been accomplished. A sample Volunteer Training Check-List can be found in Appendix C-3.

After the formal training period is completed, the more intense on-the-job experience begins, consisting of a minimum of three days familiarization. New volunteers are observed and evaluated by the RAO Director. Annually, all volunteers are evaluated to determine staff strengths and deficiencies, training requirements and appropriate staff recognition. All actions taken by the RAO Director on these evaluations shall be reviewed by the FSC Director where applicable.

1. **VOLUNTEER TRAINING PROCEDURES**

Unit 1. General Office Concepts and Administrative Procedures.

Steps:

1. Interview with RAO Volunteer Coordinator Discussion items: Volunteer job description, RAO system structure, expectations, introductions to staff, general guidelines and interface with CMC (MHF and MMSR-6).

2. Review local RAO SOP.

Unit 2. General Information.

Steps:

1. Familiarization with Retired Activities Office Desk Guide and other publications maintained at RAO.

2. Review Semper Fidelis for past 2 years.

3. Review CHAMPUS/TRICARE Handbook.

4. Read the current edition of the Retired Military Almanac, published annually by Uniformed Services Almanac, Inc., P.O. Box 4144, Falls Church, VA. 22044.

Unit 3. Retired Casualty Assistance Program.

Steps:

1. Read Information For Survivors of Retired Marine Corps Personnel, prepared by CMC (MHP-10). Copies can be requested from CMC (MHP-10).

2. Read Marine Corps Retirement Guide, NAVMC 2642.

3. Read the current edition of the Retired Military Almanac for additional information concerning casualty assistance and SBP familiarization.

4. Review local SOP for procedure when a retiree dies; observe another volunteer assisting a surviving family member.

2. ON-GOING TRAINING

In-service trainings are useful, especially when legislation to change benefits is proposed or passed, to enable volunteers to inform retirees of. any action they need to take. The use of in-service training by other FSC program specialists is especially important to acquaint RAO volunteers with the full array of services and programs the FSC has to offer to retirees. In-service sessions are also beneficial to maintaining the quality of the RAO counseling.

J. RAO GENERAL OFFICE OPERATIONS

The guidelines provided below are suggested mainly for new RAOs as one approach to setting up an office. Local situations always require adapting general guidelines to that geographical area.

1. STANDARD OPERATING PROCEDURES (SOPS)

SOPs are an essential and efficient means for defining the services offered, the means for delivering those services and other RAO functions. Given, the staff turnover rate in the military environments, SOPs aid in making those turnovers easier and eliminates the need to reinvent the process each time. Restrictions (privacy act, confidentiality requirements) and local installation requirements should be included in the SOP.

2. Recommended RAO SOP Sections

Handling requests for service (intakes); specify information needed and client follow-up.

Handling notifications of death of retired member.

Getting a substitute to shop in the commissary for an infirm retiree.

Conducting the annual retiree seminar.

Volunteer turnovers and shift changes.

- Case files, including confidentiality and documentation requirements.

- Privacy act requirements (standard form is used in FSCs).

  Handling requests for information about CHAMPUS/TRICARE and health insurance supplements.

3. Confidentiality

Basic to provision of services by the RAO staff is a commitment to keep information divulged by clients confidential. The Volunteer's first responsibility must be to provide any client the freedom to discuss matters in a private and safe environment. Therefore, information about individuals private financial matters or other family situations discussed in counseling sessions are protected within the limits of the Privacy Act of 1974 and other applicable laws and regulations. All RAO records and case files are likewise protected within the limits of the Privacy Act of 1974 and other applicable laws and regulations. When interviewing or meeting with a client, the volunteer must advise the client the counseling session and the matters discussed are confidential. However, volunteers must advise clients when they are beginning to discuss issues which would require disclosure, such as threats to self, others or property. Any violations of client confidentiality will damage the credibility of the services provided by the RAO. A breech of confidentiality is cause for dismissal from the RAO program. A sample Statement of Confidentiality Form can be found in Appendix B-7.

4. HOURS OF OPERATIONS

Hours of operations will be determined by staff availability and to a limited extent, local geographical area circumstances. Establish standard days and hours of operation and post them prominently in the FSC and on the office door. Advertise them in the installation newspaper and in the RAO Newsletter.

5. ESTABLISH WORK SCHEDULES

Establish work schedules for both regular and alternate volunteers. Each regular volunteer should have an established work schedule by day and time. Use the alternate volunteers to work shifts when regular volunteers are not available or to work special events/projects. Sample Volunteer Time Sheets and other forms can be found in Appendix C-4.

6. SECURITY

Check on security of the office. Protect retirees' mailing labels from removal or unauthorized use. Handle retiree mailing labels as if they were classified material.

7. RECORD KEEPING

(a) COMPUTERIZED

Computer equipment and software will be made available to the RAO by the FSC. The RAO should include computer replacement and supplies in their budget as appropriate to ensure this support is available in the outyears. Statistics on clients served and types of services provided can be most efficiently tallied with use of a simple spread sheet or data base program.

Confidential client information is not to be stored in shared drive files. This type of information should always be stored on diskettes which can be stored in a secured area.

(b) NON-COMPUTERIZED

The use of log books is recommended to support the service and reporting requirements of the RAO. Record names of volunteers and dates and times each shift changes. Additionally, use the log to document any unfinished business to be completed during a later shift. In a separate log, customer transactions can be entered. This provides a means of measuring and categorizing workload, as well as a record of each customer's identity.

8. OFFICE FILES

This information is provided as a basic guideline and will need to be adapted for local situations and changing technology. Many RAOs establish at least three separate files: one for deceased retirees, one for correspondence, and one for any open cases. These files, for example, can be color coded and thus easily identified as to status. Each deceased retiree should be represented by a folder containing, at a minimum, a copy of the casualty report message and a current address and telephone number of the NOK. Include a record of any claims prepared for a widow/widower.

All other retirees whom the RAO is currently assisting should be represented by a folder containing at least an up-to-date address and telephone number of the retiree. Add any pertinent information dealing with the retiree's pay and/or SBP record supplied by DFAS. Appendix C contains sample client information forms and questionnaires.

9. CUSTOMER INFORMATION

It is recommended that as much information as is possible be made available to customers. Appendix A-2 contains a listing of recommended books, guides, handouts and other reference materials that the RAO should maintain on hand.

SECTION VI

RAO SERVICES

A. SERVICES. RAOs provide the following services:

Benefits Assistance

Survivor Assistance

Annual Seminars/Special Event/Newsletter Production

In fulfilling these responsibilities, it is recommended that the RAO have available the resources listed in Appendix A-2. In addition to the Retired Military Almanac, these items should provide the background information essential to function as an RAO.

B. GENERAL INFORMATION

1. Key Resources

Appendix A contains various reference resource listings. The Ready Reference section contained in Appendix A-1 of this guide lists phone numbers of key resources, agencies and organizations with military affiliation. RAOs should develop their own ready reference list as appropriate for their area. Appendix A also contains a listing of recommended reference materials for the RAOs to maintain. These materials range from Marine Corps publications to pamphlets and publications produced by VA and various private and organizations with military affiliation. For more specific resources dealing with issues of older clients or their families, Appendix A-3 contains a listing of the State Units on Aging. Each state and territory has an established agency to help identify community resources for older persons nation-wide. These units can help the RAO identify and access local aging resources, including the nearest AAA. Another resource is the local United Way Chapter. The United Way of America national office located in Alexandria, VA, can provide information on chapters outside the immediate RAO area.

The VA publishes a variety of booklets and news releases annually to update their programs and benefits. The annual Federal Benefits for Veterans and Dependents updated and published each year is an excellent source of benefits information and VA office addresses and phone listings.

2. SERVICE AND MEDICAL RECORDS

Retirees should maintain originals/copies of their separations and retirement papers "Certificate of Release or Discharge From Active Duty" DD Form 214, copies of their Service Record Book (SRB) or officer Qualification Record Book (OQR), medical records, dental records and VA papers in a secure location. Spouses and family member should know the location of these records. All retiree personnel records to include SRBs, OQRs, medical and dental records are maintained at:

The National Personnel Records Center
Military Personnel Records
Attention: U.S. Marine Corps Records
9700 Page Boulevard
St. Louis, MO 63132-5100

The records most commonly requested are duplicates of "Certificate of Release or Discharge From Active Duty" DD Form 214 and copies of medical and dental records. Requests for copies of retiree records are to submitted in writing to the National Personnel Records Center, St Louis, MO. The requests must be typed or printed and clearly state what records are requested. Include the retirees full name, the branch of service, service number or Social Security Number and approximate date and years of service. Use standard Form 180, Request Pertaining to Military Records, which is available from VA offices and veterans organizations. The request must be signed by the retiree or a surviving NOK. Requests can be submitted by either the retiree or their survivors. When requesting VA benefits, VA will request copies of personnel records from the National Personnel Records Center or the service department concerned as required to verify information contained on applications for benefits.

VA is chartered by to retain copies of DD Form 214 for 20 years if, at the time of separation, the member checks block 20 on the form which authorizes VA to receive a copy. However, most demands for the DD Form 214 occur more than 20 years after retirement, either when the retiree applies for Social Security or when a funeral director asks the survivor for a copy to establish eligibility for VA burial benefits.

Retirees who want to file for consideration of a disability with the VA can request VA order their DD Form 214 and medical and dental records on their behalf. However, VA usually advises veterans that they must first obtain their records themselves and then return to VA office.

Retirees or survivors applying for Social Security benefits will be required to provide copies of all DD Form 214 issued for military service regardless of category. If the member retired with continuous service, they will have only one DD Form 214. Retirees who had a break in service leading up to retirement or separation, may have a DD Form 214 for each period of service. Starting in 1990 the procedure for issuing the DD Form 214 was changed. Military members retiring or separating since 1990 receive only one DD Form 214 which covers all periods of service by dates and categories. This new DD Form 214 will provide Social Security with all periods of service by category on one form.

3. LOCATING RETIRED SERVICE MEMBERS

Since the Privacy Act of 1974 prohibits the release of the addresses, the following procedures for locating military retirees is recommended. Simply write a letter to the retiree. Place it in a stamped envelope with the retiree's name on it with your return address. In a short note provide what information you can about the person you are trying to locate, i.e., name, rank, social security number, birth date. State your reason for locating this person. Place the postage-paid, sealed envelope and your note in another envelope and address it to the appropriate service agency. A search fee may be required for each person. There is generally no fee charged if the request is from a parent or immediate family member. If the person is located, your letter will be mailed to the person. You will be notified by the service agency if the person cannot be located.

Inquiries can be sent to the following service addresses:

Marine Corps
Commandant of the Marine Corps
Headquarters, U.S. Marine Corps
Code MMSB-10
2008 Elliot RD, Suite 201
Quantico VA 22134-5030

Army
Commander
ARPC Attn: DARP-VES-VO
9700 Page Ave.
St. Louis, MO 63132-5200

Navy
NRPC (Code 41)
4400 Dauphine Street
New Orleans LA 70149-1832

Coast Guard
Commandant (G-PS-1)
U.S. Coast Guard
2100-2nd St., S.W.
Washington, DC 20593-0001

Air Force
HQ AFMPC/RMIQL
550 C St., West, Suite 50
Randolph AFB, TX 78150-6001

C. BENEFITS

1. MEDICAL TREATMENT

Entitlement for and availability of medical treatment is an issue of major concern to most retired members. This topic includes MTFs, VA hospitals and clinics, CHAMPUS/TRICARE, MEDICARE coverage and getting prescriptions filled. One of the most difficult issues to handle is the growing retiree population's increasing demands on the military to provide the unlimited care they were told would always be available.

Another issue is that, under current law, CHAMPUS/TRICARE ends when a person becomes eligible for Social Security Benefits. At that point MEDICARE takes over, because of being permanently disabled for at least 24 months, or reaching age 65, whichever comes first.

MTFs services offered varies from MTF to MTF depending upon available resources. When a clinical specialty is not available at the MTF, non-availibility certificates will be issued and referral listings for local civilian heath care providers who participate in CHAMPUS/TRICARE/MEDICARE will be provided by the MTF.

2. DEPENDENT BENEFITS AND PRIVILEGES

A retiree's family members who are legal dependents are eligible for most of the same privileges and benefits they were afforded when the retiree was on active duty. In brief, these include commissary, exchange, health care in MTFs (as available) and CHAMPUS/TRICARE coverage.

Access to all these activities generally requires a dependent identification card. Dependent identification cards must be renewed at four-year intervals. Renewal of the identification card requires current enrollment in the DEERS. Enrollment in DEERS requires a copy of the DD Form 214, marriage certificate, and/or birth/adoption certificates. Enrollment in the DEERS does not negate the need to renew identification cards.

A primary difference between active duty and retired status exists in health care benefits. Retirees and their dependents are placed lower on the priority list in MTFs and, in some instances, may not be able to receive care due to limited medical staff or facilities resources. CHAMPUS/TRICARE co-payments do increase and, for the first time, retirees will have to use CHAMPUS/TRICARE for personal health care received outside the military. They may want to consider purchasing supplemental medical insurance to help defray costs not covered by CHAMPUS/TRICARE. There are a number of supplemental programs available. They vary considerably in cost and coverage. Individuals should thoroughly research the policy(ies) to understand what is covered.

3. ELIGIBILITY RULES AND CHILDREN

Retirees' children are eligible for identification cards until their 21st birthday (or their 23rd if they are enrolled as a full time student). The retiree is responsible for returning the identification cards to the Marine Corps after the child's 21st (or 23rd) birthday. Likewise, a child's marriage terminates dependency regardless of the age and requires that the child's Identification Cards be returned to the nearest DEERS/RAPIDS site or mailed to the CMC (MMSR-6). An unmarried child over age 21 who is incapable of self-support because of a mental or physical incapacity that existed prior to their 21st birthday remains eligible for an identification card as long as the incapacity continues. To determine eligibility, contact CMC (MMSR-6) at 1-800-336-4649.

4. ELIGIBILITY AND DIVORCE

While divorce is obviously a significant change, some retirees have been reluctant to notify the appropriate Service when their marriages end in divorce. This is important information that DFAS must have.

Only under limited circumstances will a former spouse be authorized to retain the identification card issued prior to divorce from the servicemember. Eligibility for benefits and privileges ends on the date of the divorce, and the identification card previously issued to the former spouse must be returned. This is the sponsor's responsibility.

A former spouse may be eligible for an identification card under the provisions of the Former Spouses' Protection Act. Appendix E-1 contains more detailed information regarding the Former Spouses Protection Act. To determine eligibility, contact CMC (MMSR-6) at 1-800-336-4649. The Former Spouse Statement Form contained in Appendix E-2 should be completed by the former spouse when applying for an identification card.

A former spouse loses eligibility for an SBP annuity by remarrying before age 55; premiums are suspended when DFAS receives a certified copy of the marriage certificate. Eligibility is restored if that marriage ends, and premium reductions resume if the member is still alive.

In the case of former spouse-and-child(ren) coverage, the latter receives benefits only if the former. spouse dies or loses their eligibility for SBP because they remarried prior to age 55. Remarriage after age 55 has no effect on premiums or a former spouse's eligibility to receive an SBP annuity.

D. SURVIVOR ASSISTANCE

1. RAO SURVIVOR ASSISTANCE

Concern for the future well-being of retiree survivors is shared by the Marine Corps, VA, Social Security Administration and other agencies. This is one of the major concerns of RAOs, and the service area that most volunteers feel most strongly about. The amount of time, effort and resources the individual volunteer devotes to retired casualty assistance depends upon the number of hours he or she is able to volunteer and the capacity of their military installation to support the retired community. Survivors greatly appreciate any help provided by RAO Volunteers.

Most RAOs review local obituaries to identify deceased retired servicemembers in their area. Some RAO Volunteers visit the survivor's home to render Casualty Assistance Calls Officer duties similar to those provided for families of active duty members (not provided by the Marine Corps for retirees). They ensure the death is reported promptly to DFAS, provide counseling, help survivors apply for benefits from the appropriate service and other agencies, obtain new identification cards and base stickers as required.

The RAO provides this service at an emotional time when family members may still be grieving over the death of a loved one. With the many tasks which need accomplishing around the time of a death, the family members may expect the RAO to take care of many details that they ordinarily could handle. The RAO should determine if there are other family members who could assist in completing paperwork required to request benefits and how much assistance can be provided by the RAO.

An important consideration in advising a survivor is whether the death was unexpected or anticipated. This is an area where the professional resources of the FSC should be consulted. The FSC can help the volunteer better understand what to expect at this time and how best to respond.

RAOs can be most helpful by assisting families to complete one essential task, notifying DFAS, Cleveland Center 1-800-269-5170, and the DFAS, SBP Annuity Section, Denver, CO at 1-800-435-3396. If there is evidence that the deceased retiree had any service-connected disability, the RAO can assist the survivor to investigate the appropriateness of applying to VA for Dependency and Indemnity Compensation

Appendix F contains a sample Letter of Condolence and a Casualty Notification Form.

2. BENEFITS AND ENTITLEMENTS INFORMATION

At pre-retirement briefings and other appropriate forums, it is recommended that RAOs point out the importance of retired members discussing with their families what should be done at the time of their death. Emphasize that the family should know where to locate such important documents as the DD Form 214, VA records, wills, insurance policies and SBP policy.

Eligible survivors of deceased retirees are entitled to identification card privileges, CHAMPUS/TRICARE or Medicare coverage, and limited legal assistance. If the retiree was enrolled in SBP, they are eligible for an annuity. However, they may need to present copies of the deceased retirees records to verify entitlement to these benefits.

3. BURIAL BENEFITS FOR RETIRED MEMBERS

Retired military personnel, their spouses and minor children are eligible for burial in national cemeteries. Gravesites cannot be reserved, and only one plot is available for eligible members of a family unit. Burial benefits include the plot, its opening and closing, and perpetual care. Most funeral. arrangements and expenses are the responsibility of the deceased's estate or the survivors. For more information, contact the superintendent of the national cemetery where burial is desired <u>VA will provide a burial marker at no cost for all Retirees and Honorably discharged veterans.</u> Except for burial in private cemeteries, VA will order the headstone or marker and place it at the gravesite. If burial is in a private cemetery, survivors are responsible for making arrangements and paying the costs of placing the headstone or marker at the grave. Additionally, VA provides an American flag and Presidential Memorial Certificate. Family members will need to show VA a DD Form 214 for the benefits; they should contact their regional VA office for assistance.

Retirees and veterans are entitled to military funeral honors, resources permitting. However, where sufficient funeral honors resources are not available, a uniformed representative will attend the funeral to present an American flag to the NOK, if requested by the family. Request for military honors should be sent to local installation Casualty Officer.

In the case of a member retired while hospitalized and who remained hospitalized until death, the survivors are entitled to all mortuary services at government expense, including the military's assistance in making funeral arrangements.

The SSA may provide a burial allowance, a monthly survivor's pension, and educational assistance. Survivors should apply directly to their local SSA or call toll-free 1-800-772-1213 to determine if they are eligible.

4. ELIGIBILITY FOR BURIAL BY VA

In order for the family of a veteran (includes retired members) to be entitled for burial expense assistance from VA, the member must fall under one of the following categories:

If the veteran has a service-connected disability, and dies either in or out of a VA hospital, VA will pay up to $1500 towards his/her burial.

If the veteran dies in a VA hospital, but does not have a service connected disability, VA will pay $300 toward burial, $150 toward a plot and transportation from the hospital to the burial site or closest national cemetery.

If the veteran is receiving some type of VA compensation or VA pension, but does not die in a VA hospital, VA will pay $300 toward the burial and $150 toward a plot.

5. REQUIREMENTS FOR BURIAL AT SEA

Eligibility criteria for at-sea disposition of casketed intact remains and cremated remains from a naval vessel or aircraft are as follow:

Active duty members and retired members of the uniformed services.

Former members of the uniformed services discharged under honorable conditions.

U.S. civilian marine personnel of the Military Sealift Command.

Dependents of members and former members of the uniformed services.

U.S. citizens, who by notable service or outstanding contributions to the United States, are determined to be eligible by such service for at-sea disposition.

An individual desiring burial at sea should indicate his/her wishes in writing and make this available to their NOK or executor/executrix of the estate. At the time of demise, the NOK or executor/executrix of the estate should contact the Commanding

Officer of the nearest naval medical center to coordinate the arrangements.

The following documents must be submitted to the Commanding Officer:

A transit permit issued by the appropriate civil authorities at the place of death or a certificate of cremation.

Civilian death certificate.

Signed request/authorization for committal from the primary NOK or executor/executrix of the estate.

The authorization should include the decedent's full name, grade, Social Security number and file/serial number, if available; branch of service; date of retirement or dates of service and date of death; type of religious service desired; and whether scattering of cremains from a naval vessel/aircraft or committal of casketed remains is desired from a naval vessel, and the body of water in which the cremains/remains should be committed.

Advanced commitments cannot be made because compliance with the request would depend upon the conditions and the availability of a ship at that time. Services on board ship, while it is in port, may be permitted on a "not to interfere" basis; however, civilian personnel cannot be authorized to attend services at sea. Any expenses incurred for delivery of remains/cremains to the point of embarkation on board a naval ship must be borne by the estate of the deceased.

6. U.S. COAST GUARD/DEPARTMENT OF TRANSPORTATION

An alternative to burial at sea from a naval vessel/aircraft is burial at sea from a United States Coast Guard (USCG) vessel. The USCG has more stations along the coasts of the United States than the Navy has bases. In an area where the nearest naval activity is at a distance of hundreds of miles, the cost to the family of transporting the remains and family members to the services may be prohibitive.

In addition, the USCG's mission provides much more flexibility and availability of vessels to accommodate the burial at sea. When mission obligations and weather conditions permit, civilian personnel are permitted to attend the services at sea. As with the Navy, advanced commitments cannot be made. Interested persons should contact the nearest USCG station, listed under the Department of Transportation in the local telephone directory.

E. ANNUAL SEMINARS/SPECIAL EVENTS

Events such as a spouse's day to discuss information needed when a military retiree files for Social Security or dies have been particularly well received.

1. ANNUAL RETIREE SEMINARS

Another important activity for RAOs is the Annual Retiree Seminar. SECNAV Instruction 5420.169H charges area commanders to conduct such seminars for retirees in their area. The FSC is responsible for coordinating facilities and logistical support for the seminar. The RAO plans, conducts the seminar using volunteer retired personnel support.

The purpose of the Annual Retiree seminar is to:

Update the local retiree community on changing policy regarding retiree benefits and entitlements.

Make available local military installation and civilian community resources (PX, Commissary, MTF, MWR, etc).

Brief the status of recommendations made by the RC.

Obtain input from retirees on issues of concern to them.

2. REPRESENTATION

As many as possible of the following representatives should participate in the seminar:

Installation Commander or other appropriate representative from the installation.

Medical and dental officer from installation MTF and dental clinic.

- Installation Legal Services Office.

  CHAMPUS/TRICARE representative.

  Military coalition representative.

  MWR representative.

  Exchange representative.

  Commissary representative

  SSA representative

  VA representative

  DFAS representative

  Local politicians (one can be keynote speaker)

  RAO

  TAMP

  SBP resource person

  Others subject matter representative relating to local issues (such as state tax representative or aging/retirement issue)

Additionally, a staff member of the local DEERS/RAPIDS office should be present to assist with questions related to renewing dependents' identification cards. A particularly appreciated service is having the local MTF mobile unit in the exhibition area to do some basic screening such as blood pressure readings, hearing screening, and any other services they can provide. Other exhibitors should include local FRA, TROA, NCOA, TREA and other available military coalition members, Navy League of the United States, Marine Corps League, Military Living, National Military Family Association, American Red Cross, AARP, VFW, and the FSC. Focus on exhibits that will address the needs and wants of the retirees.

A very important part of the seminar is the opportunity it presents for the RAO to conduct an annual survey of the retirees.

Generally, the seminars are very well attended. It is an excellent opportunity to get feedback from retirees on their needs and RAO services.

3. ANNUAL RETIREE SEMINAR FORMAT

Posting of the Colors is strongly recommended. Some installations then follow that with the pledge of allegiance. A keynote speaker may be next on the agenda, but that will vary. Some activities limit the seminars to a half-day, finding that participants leave at lunch time. Appendix D contains a sample Retiree Seminar Program and Schedule.

4. AFTER ACTION REPORT

An after action report should be prepared for the installation. This report will be used to assist in the planning for subsequent annual retiree seminars. The report should contain information regarding all aspects of planning and conducting the seminar, recommendations which would be appropriate for submission to the RC and a lessons learned section. A copy of the report will be forwarded to CMC (MHF) via the installation chain of command. Appendix D contains a sample Retiree Seminar Evaluation Form.

5. HEALTH AND OPPORTUNITY FAIRS

This is another area that a few RAOs are pursuing. It is an opportunity for the RAO to be more proactive on health and job/volunteer opportunities (third age) issues of retirees and their families. It also is an excellent opportunity for reaching out and establishing important community contacts of benefit to the RAO and its clients.

6. PEER COUNSELING

Peer counseling is consistent with and supportive of the goal of the RAO to help the military assist its own. The volunteer peer counselors or advisors in the RAO have as their primary goal the goals of the client.

Remember, the RAO is a contact for information and referral. If there is an organization/agency that has professional expertise in a specific subject, it is best to provide the client with that information and, as appropriate, offer to help link the client with that resource.

The volunteers in the RAOs are peers of the retirees they are there to help. They share experiences that give them a rapport, trust and credibility that no other volunteer could have. They have been, are and in the future will be experiencing similar life transitions to the clients of the RAO.

This peer position with the RAO clients helps clients talk more readily with them, to share concerns and needs for successfully managing the life transitions associated with their Marine Corps retirement. The RAO peer counselor or advisor also serves as a positive role model for the clients as retirees who have successfully dealt with these transitions and mastered the changes. Because of this special position, sometimes the peer counselors/advisors can be more effective than professionals.

The following guidelines are recommended to ensure that volunteers get the most out of their special situation for their clients and themselves and that they are formally and effectively connected to the professional resources of the FSC to enable and expedite the use of those resources:

Careful interviewing and selection of volunteer. Include a formal application and a face-to-face interview.

Establishing a clear and firm commitment from the volunteers.

Carefully selecting the trainer/supervisor. A trainer who employs a participatory learning model in a non-authoritarian way will present the best role model for the volunteers. Other key training elements are emphasizing the belief that change is possible at any time in life. The volunteer represents the support and good will of the RAO and the Marine Corps. The FSC and other important base structures stand behind the volunteer.

Promoting volunteer satisfaction in their work by keeping the effort meaningful, useful and stimulating.

Supervisory support and a commitment to providing opportunities for new learning. In working with retirees the volunteers should remember that the age of the client is not what is most important. The key issue is the functional age. How well is the person handling the transitions in their personal and social lives and in their environment? The RAO and its volunteers can help people to help themselves.

An effective tool in this regard is workshops. Workshops can be used by larger numbers of retirees, can reach those who would not generally seek out the services of an individual counselor, can focus on specific subjects and share information about the changes coming or underway and how the retirees can master those changes.

In all counseling with retirees, the RAO volunteers can provide invaluable help to their peers in mastering the normal developmental issues and transitions that come with retirement in a way that empowers the retirees and helps them to gain more control over their lives. The RAO represents to the retirees that the Marine Corps cares about them and their situations. Generally, RAO locations support peer advisement by being a more acceptable site for talking things over than other more formal settings.

7. NEWSLETTER

A newsletter is an important source of information for the clients. Ideally, it reaches all retirees in the RAO service area. It is useful to keep retirees informed on important issues, to direct them to the appropriate resources, and to make them aware of the RAO and its services. In addition, the RAO should work to promote the office, the issues and services in other base communications. If there are a large number of retirees in the area and a newsletter is not financially feasible for the RAO, a regular feature in the base newsletter may be the best option.

8. OTHER SERVICES

Some RAOs may have the capacity or interest in offering other services, e.g., tax preparation assistance. Information on these unique services should be appended to this guide.

SECTION VII

APPENDICES

APPENDIX	CONTENTS
A	REFERENCE RESOURCES
B	VOLUNTEER PACKAGE
C	SAMPLE RAO FORMS
D	ANNUAL RETIREE SEMINAR
E	FORMER SPOUSE INFORMATION
F	CASUALTY PACKAGE
G	PUBLICITY FLYER

APPENDIX A

REFERENCE RESOURCES

Ready Reference

TELEPHONE NUMBERS

Marine Corps Retired Activities Section (MMSR)	800-336-4649
In Virginia	703-614-1901
Navy Retired Activities Branch (Pers 662C)	800-255-8950
In Virginia, call Collect	703-614-3198
Air Force Retired Activities	800-531-7502
	512-652-3431
In Texas	800-292-5222
Army Retired Activities	800-336-4909
In Virginia, call	703-325-9158
Coast Guard	202-267-2259
DEERS Verification (continental US)	800-538-9552
Alaska and Hawaii Residents	800-527-5602
California Residents	800-334-4162
ID Cards, Benefits and Eligibility	
Marine Corps Numbers	800-336-4649
In Virginia, call	703-614-1901
Defense Finance and Accounting Service	
Cleveland Center	
Casualty	800-260-5170
Customer Service	800-321-1080
Collect Calls	216-522-5955
Fax Line	800-469-6559
Denver Center	
Annuity Section	800-435-3396
Coast Guard Pay and Personnel Center	800-772-8724

OTHER USEFUL NUMBERS

Arlington National Cemetery	703-695-3250/55
Awards Marine Corps (HQMC, MHM)	703-696-2040
Awards Navy	202-685-1770
National Personnel Records Center	
Army	314-538-4261
Air Force	314-538-4243
Navy, Marine Corps, Coast Guard	314-538-4141
Naval Reserve Personnel Center (Records)	800-535-2699

CHAMPUS Headquarters	303-361-3907
Benefit Services Branch	303-361-1126
	DSN 943-1126
CHAMPVA	800-733-8387
Health Management Strategies Int. Long Term care	800-242-6764
Medicare Information	800-638-6833
Older Adult Resource Information Locator	800-677-1116
Continued Health Care Benefits Program	800-809-6119

Department of Veterans Affairs (VA)

All Regional Offices	800-827-1000
National 24-Hour Help line	800-821-8139
Serviceman's Group Life Insurance (SGLI)	800-419-1473
Veteran's Group Life Insurance (VGLI)	800-419-1473
Insurance Center (National Service Life)	800-669--8477
Debt Management Center	800-827-0648
Education Center	800-326-8276
Radiation Helpline	800-827-0365
Telecommunication Device for the Deaf(TDD)	800-829-4833
GI Bill	800-962-1425
Office of Memorial Programs	800-697-6947
State Cemetery Grants Program, DVA	202-389-2313
U.S. Court of Veterans Appeals	800-869-8654
Toll Free Bulletin Board	800-871-8387

Department of Labor

Veterans Employment and Training (VET)	800-442-2838

Navy Lodge Reservation Service	800-628-9466
Armed Forces Hostess Association	703-697-3180
Navy Memorial Information	800-821-8892
Small Business Administration	800-827-5722
Social Security Administration (SSA)	800-772-1213

Armed Forces Retirement Homes

Soldiers' and Airmen's Home	800-422-9988
United States Naval Home	800-332-3527
Knollwood, Army Distaff Foundation Home	800-541-4255
Vinson Hall	800-451-5121
Air Force Village	800-762-1122
Teresa Village and Bob Hope Village	904-651-3766/1401

American Association of Retired Persons, Widowed Persons Services Directory	202-434-6030

Web Sites:

Armed Forces Retirement	http://www.afrh.com
National Cemetery	http://www.va.gov/cemetery/index.htm
U. S. Marine Corps	http://www.usmc.mil
Semper Fidelis	http://www.usmc.mil/semfidl/home.htm

RECOMMENDED LIST OF REFERENCE MATERIALS FOR RAOs

Marine Corps Retired Activities Office Desk Guide

Marine Corps Retirement Guide, NAVMC 2642

Retired Military Almanac, Uniformed Services Almanac, Inc.
current edition

Uniformed Services Almanac, Uniformed Services Almanac, Inc.,
current edition

Federal Benefits for Veterans and Dependents, VA, current edition

SBP Survivor Benefit Plan Counselor's Guide, current edition

Preseparation Guide, NAVMC 2916

Handbook for Veterans Benefit Counselors, VA, (Handbook
H-27-73-1)

Marine Corps Casualty Assistance Calls Package, 1770, MHP-10

Information for Survivors of Retired Personnel, MHP-10

Guide for Service Officers Veterans Benefits, VFW, current
edition

Personal Financial Guide for Military Personnel, United Services
Life Insurance Company, current edition

Enlisted Perceptions of Military Retirement, FRA (booklet)

Marketing Yourself for a Second Career, TROA (booklet)

Help Your Widow While She's Still Your Wife, TROA (pamphlet),
February 1989

Member Services Handbook and Personal Log, Navy Mutual Aid
Association (booklet), current edition

Consumers Resource Handbook, current edition

How to Cover the Gaps in Medicare, Economic Education Bulletin,

All About Medicare, National Underwriters, current edition

Social Security Manual, National Underwriters, current edition

Fundamentals of Navy Relief Assistance, Navy-Marine Corps Relief
Society booklet, current edition

National Directory of Retirement Facilities, Oryx Press, current edition

Cat-6, The Space Available Handbook, Travelmasters, Inc., 1750 K Street, NW #510, Washington D.C. 20006, 1996

Military Relocation and Facilities Guide, Protocol Guides, Inc., most recent edition

U.S. Congress Handbook, current edition

DoD Telephone Book

Local and area military installation telephone books

Local agency directories - United Way, Navy and Marine Corps Relief Society, State Medicare and Older Adult services.

Publications of the American Association of Retired Persons (AARP)

A Guide for Military Separation or Divorce, Ex-pose, Ex-partners of Servicemen/Women for Equality

Social Security:
Crucial Questions & Straight Answers, D13640

Planning Ahead, D14579

Making Wise Decisions for Log-Term Care, D12435 Before You Buy - A Guide to Long-Term Care Insurance, D12893

Tomorrow's Choices, D13479

Planning for Your Retirement, D12322

Medicare Practice Manual and Annual Update, D14236 and D14766,

Your Home, Your Choice, D12143

Retirement Comes of Age, American Society on Aging

Directory of State Units on Aging

Many State Agencies on Aging have established statewide toll-free telephone numbers for aging-related information and referral. Illinois recently implemented a national toll-free number so care givers living in other states can locate services for relatives living within Illinois. Many states also have special hot lines for problems related to nursing homes, elder abuse, and Alzheimer's disease.

The following directory lists the telephone numbers for the State Agency on Aging, state or national toll-free numbers, and special hot line. If no toll-free number is available, contact the State Agency on Aging.

ALABAMA
COMMISSION ON AGING
770 Washington Avenue
Suite 470
Montgomery, AL 36130
(205) 242-5743
Information and Referral
In State: (800) 243-5463

ALASKA
OLDER ALASKANS COMMISSION
Dept of Administration
Pouch C Mail Station 0209
Juneau, AK 99811-0209
(907) 465-3250

ARIZONA
AGING AND ADULT ADMIN.
Dept of Economic Security
1400 W. Washington Street
Phoenix, AZ 85007
(602) 542-4446
Northern Arizona:
(800) 352-3792
Southern Arizona:
(800) 362-3471

ARKANSAS
DIVISION OF AGING AND ADULT SERVICES
Dept of Human Services
P.O. Box 1417, Slot 1412
Donaghey Plaza South
Little Rock, AR 72201
(501) 682-2441

CALIFORNIA
DEPARTMENT OF AGING
1600 K Street
Sacramento, CA 95814
(916) 322-5290
Hot Line/Long Term Care
In State: (800) 231-4024

COLORADO
AGING AND ADULT SERVICES
Dept of Social Services
1575 Sherman St., 10th Fl
Denver, CO 80203
(303) 866-3851

CONNECTICUT
DEPARTMENT ON AGING
175 Main Street
Hartford, CT 06106
(203) 566-3238
Information and Referral
In State: (800) 443-9946
Out of State:
(800) 566-7772

DELAWARE
DIVISION ON AGING
Department of Health and Social Services
1901 North Dupont Highway
New Castle, DE 19720
(302) 421-6791
In State: (800) 223-9074

FLORIDA
PROGRAM OFFICE OF AGING AND ADULT SERVICES
Dept of Health and Rehabilitative Services
1317 Winewood Blvd
Tallahassee, FL 32301
(904) 488-8922
Hot Line Elder Abuse
(800) 96-ABUSE

GEORGIA
OFFICE OF AGING
878 Peachtree Street, NE
Room 632
Atlanta, GA 30309
(404) 894-5333

HAWAII
EXECUTIVE OFFICE ON AGING
Office of the Government
335 Merchant Street
Room 241
Honolulu, HI 96813
(808) 548-2593

IDAHO
COMMISSION ON AGING
700 W Jefferson, Room 108
P.O. Box 83720
Boise, ID 83720 0007
(208) 334-3833

ILLINOIS
DEPARTMENT ON AGING
421 East Capitol Avenue
Springfield, IL 62701
(217) 785-2870
Information and Referral
Hot Line Nursing Home
In State: (800) 151-4343

INDIANA
CHOICE/HOME CARE SERVICES
Dept of Human Services
251 N. Illinois Street
P.O. Box 7083
Indianapolis, IN 46207
In State: (800) 545-7763
Hot Line Nursing Home
In State: (800) 622-4484
Adult Abuse
In State: (800) 992-6978

IOWA
DEPT OF ELDER AFFAIRS
236 Jewett Building
914 Grand Avenue
Des Moines, IA 50319
(515) 281-5187
Information and Referral
In State: (800) 532-3212
Alzheimer's
In State: (800) 675-8665

KANSAS
DEPARTMENT ON AGING
Docking State Office Bldg
915 S.W. Harrison Road
Room 150 South
Topeka, KS 66612
Information & Referral
In State: (800) 432-3535

KENTUCKY
DIV OF AGING SERVICES
Human Resources
CHR Building
275 East Main Street
Frankfort, KY 40621
(502) 564-6930
Hot Line Long Term Care:
In State: (800) 372-2991

LOUISIANA
OFFICE OF ELDERLY AFFAIRS
4550 N. Boulevard
2nd Floor
P.O. Box 80374
Baton Rouge, LA 70806
(504) 925-1700

MAINE
BUREAU OF ELDER AND ADULT SERVICES
Dept of Human Services
State House Station #11
Augusta, ME 04333
(207) 624-8000

MARYLAND
OFFICE ON AGING
State Office Building
301 W. Preston St RM 1004
Baltimore, MD 20201
(301) 225-1100
Information & Referral
In State: (800) AGE-DIAL

MASSACHUSETTS
EXECUTIVE OFFICE ON ELDER AFFAIRS
38 Chauncy Street
Boston, MA 02111
(617) 727-7750
In State: (800) 882-2003
TDD (800) 827-0166
Alzheimer's (800)351-2299
Elder Abuse (800)922-2275

MICHIGAN
OFFICE OF SERVICES TO THE AGING
P.O. Box 30026
Lansing, MI 48909
(517) 373-8230

MINNESOTA
BOARD ON AGING
444 Lafayette Road
St. Paul, MN 55155
(612) 296-2770
Information and Referral
In State: (800) 882-6262
Hot Line Long Term Care
In State: (800) 657-3591

MISSISSIPPI
DIVISION OF AGING AND ADULT SERVICES
421 Pascagoula Street
Jackson, MS 39203
(601) 949-2070
Governor's Service Line
In State: (800) 222-7622
Hot Line Personal Care
Complaints: (800) 227-7308

MISSOURI
DIVISION ON AGING
Dept of Social Services
P.O. Box 1337-615
Howerton Court Suite
Jefferson City, MO 65102
Information & Referral
In State: (800) 235-5503
Elder Abuse/Neglect Hot Line: (800) 392-0210

MONTANA
GOVERNOR'S OFFICE ON AGING
State Capitol Building
Room 219
Helena, MT 59620
(406) 444-3111
Information & Referral
In State: (800) 332-2272

NEBRASKA
DEPARTMENT ON AGING
P.O. Box 95044
301 Centennial Mall South
Lincoln, NE 68509
(402) 471-2306

NEVADA
DIV OF AGING SERVICES
Dept of Human Resources
340 North 11th St
Suite 203
Las Vegas, NV 89101
(702) 486-3545
Elder Care Help Line:
In State: (800) 372-2991
or AGED-NEV

NEW HAMPSHIRE
DIVISION OF ELDERLY AND ADULT SERVICES
6 Hazen Drive
Concord, NH 03301
(603)271-4680
Information and Referral
In State: (800) 852-3345

NEW JERSEY
DIVISION ON AGING
Dept of Community Affairs CN807
S Broad and Front Street
Trenton, NJ 08625
(609) 292-4833
Information and Referral
In State: (800) 792-8820

NEW MEXICO
STATE AGENCY ON AGING
224 East Palace Avenue
4th Floor
La Villa Rivera Building
Santa Fe, NM 87501
(505) 827-7640
Information and Referral
In State: (800) 432-2080

NEW YORK
OFFICE FOR THE AGING
New York State Plaza
Agency Building #2
Albany, NY 12223
(518) 474-4425
Information and Referral
In State: (800) 342-9871

NORTH CAROLINA
DIVISION OF AGING
693 Palmer Drive
Raleigh, NC 27603
(919) 733-3983
Information and Referral
State Care Line:
In State: (800) 662-7030

NORTH DAKOTA
AGING SERVICES
Dept of Human Services
State Capitol Building
Bismarck, ND 58505
(701) 224-3983
Information and Referral
In State: (800) 474-2622

OHIO
DEPARTMENT OF AGING
50 West Broad Street
Columbus, OH 43266
(614) 466-5500
Nursing Home Complaint Line: (800) 282-1206

OKLAHOMA
AGING SERVICES DIVISION
Dept of Human Services
P.O. Box 24352
Oklahoma City, OK 73125
(405) 521-2327
Elder Abuse Hot line
In State: (800) 522-3511

OREGON
SENIOR AND DISABLED SERVICES DIVISION
313 Public Service Bldg
Salem, OR 97310
(503) 378-4728
Information and Referral
In State: (800) 232-3020

RHODE ISLAND
DEPT OF ELDERLY AFFAIRS
160 Pine St
Providence, RI 02903
(401) 277-2858
Information and Referral
In State: (800) 322-2880

SOUTH CAROLINA
COMMISSION ON AGING
Suite B-550
400 Arbor Lake Drive
Columbia, SC 29223
(803) 735-0210
Information and Referral
In State: (800) 922-1107
Columbia: (803) 777-5732

SOUTH DAKOTA
OFFICE OF ADULT SERVICES AND AGING
700 North Illinois Street
Kneip Building
Pierre, SD 57501
(605) 773-3656
Information and Referral
In State: (605) 975-2222

TENNESSEE
COMMISSION ON AGING
Suite 201
706 Church Street
Nashville, TN 37243
(615) 741-2056

TEXAS
DEPARTMENT OF AGING
P.O. Box 12786 Capitol Station 1949 IH 35, South
Austin, TX 78741
(512) 444=2727
Information and Referral
In State: (800) 252-9240

PENNSYLVANIA
DEPARTMENT OF AGING
231 State Street
Harrisburg, PA 17101
(717) 783-1550
Alzheimer's Hot Line
In State: (800)367-5115
Fraud and Abuse Hot Line
In State: (800) 992-2433

WEST VIRGINIA
COMMISSION ON AGING
Holly Grove - State Capitol
Charleston, WV 25305
(304) 348-3317
Information and Referral
In State: (800) 642-3671

NORTHERN MARIANA ISLANDS
OFFICE OF AGING
Dept of Community and Cultural Affairs
Civic Center - Susupe
Saipan, Northern Mariana Islands 96950

UTAH
AGING AND ADULT SERVICES
Dept of Social Services
120 North - 200 West
Box 45500
Salt Lake City, UT 84145
(801) 538-3910
Hot Line Services
(800) 662-3722
Utah Legal Services
(800) 662-4245

WISCONSIN
BUREAU OF AGING
Div of Community Services
217 South Hamilton Street
Suite 300
Madison, WI 53707
(608) 266- 2536
Long Term Care Ombudsman
In State: (800) 242-1060
MEDIGAP Claims:
In State: (800) 362-7221

MICRONESIA
DEPT OF HUMAN RESOURCES
Kolonia, Pohnepei
FM 96941
(691) 320-2733

REPUBLIC OF PALAU
AGENCY ON AGING
P.O. Box 100
Koror, PW 96940

VERMONT
AGING AND DISABILITIES
103 South Main Street
Waterbury, VT 05676
(802) 241-2400
Hot Line/Elderly Access
In State: (800) 642-5119

WYOMING
COMMISSION ON AGING
Hathaway Bldg, Room 139
Cheyenne, WY 82002
(307) 777-7986
Information and Referral
In State: (800) 442-2766

VIRGIN ISLANDS
SENIOR CITIZENS AFFAIRS
Dept of Human Services
#19 Estate Diamond
Fredericksted
St Croix, VI 00840
(809) 772-4950 Ext. 46

VIRGINIA
DEPARTMENT FOR THE AGING
700 Centre, 10th Floor
700 East Franklin Street
Richmond, VA 23219
(804) 225-2271
Information and Referral
In State: (800) 55AGING
Nursing home Complaints
In State: (800) 552-3402

DISTRICT OF COLUMBIA
OFFICE ON AGING
1424 K Street, N.W.
2nd Floor
Washington, D.C. 20005
(202) 724-5626

PUERTO RICO
GOVERNMENT OFFICE FOR ELDERLY AFFAIRS
Corbian Plaza Stop 23
Ponce De Leon Ave #1603
U.M. Office C
Santurce, Puerto Rico 00902
(809) 721-5710

WASHINGTON
AGING AND ADULT SERVICES
Social & Health Services
OB-44A
Olympia, WA 98504
(206) 586-3768
Information and Referral
In State: (800) 422-3263

GUAM
DIVISION OF SENIOR CITIZENS
Dept of Public Health and Social Services
Government of Guam
P.O. Box 2816
Agana, Guam 96910

(AMERICAN) SAMOA
TERRITORIAL ADMINISTRATION ON AGING
Office of the Governor
Pago Pago, American Samoa 96799
011 (684) 633-1252

Separation and Retirement Branch
(MMSR)

A. Mission: To provide efficient processing of requests for retirement and transfer to the FMCR.

1. Administrative Section (MMSR-1)
   DSN 224-1735/1737

2. Retirement Section (MMSR-2)
   DSN 224-2454-4629

3. Separation Section (MMSR-3)
   DSN 224-1288/3288

4. Disability Section (MMSR-4)
   DSN 224-2651/2091

5. Inactive Reserve Section (MMSR-5)
   DSN 224-1736/3100

6. Retired Activities Section (MMSR-6)
   Mission: To provide information and assistance regarding benefits and entitlements to **Retired Marines,** their dependents, survivors and former spouses.

   Functions:

   1. Administer Survivor Benefit Plan, Reserve Component Survivor Benefit Plan, and Supplemental Survivor Benefit Plan exclusive of pay functions.

   2. DEERS Identification Card, update and validate eligibility determination for retirees.

   3. Publish "Semper Fi" and NAVMC 2642, Marine Corps Retirement Guide.

   4. Liaison with the SecNav Retiree Council.

   5. Process Retirees request for foreign employment.

6. Pre-separation and Pre-retirement Counseling.

Toll Free Phone	1-800-336-4649
Commercial	703-614-1031/1901
DSN	224-1031/1901/1958
FAX	703-614-4400

7. Retired List Maintenance and Support Section (MMSR-7)
DSN 227-2045/2059, 1-800-715-0968.

APPENDIX B

VOLUNTEER PACKAGE

LETTER OF APPOINTMENT
RETIRED ACTIVITIES OFFICE DIRECTOR

From: Commanding General/Commanding Officer,
To: Name, Rank, SSN/Branch of Service (Ret)

Subj: LETTER OF APPOINTMENT

Ref: (a) SECNAVINST 5420.169H
(b) MCO 5760.3D

1. You are hereby appointed as the Volunteer Director of the Retired Activities Office, (installation) per reference (a). As a volunteer you will play a vital role in ensuring that military retirees and their families remain an honored part of the "Military Family". By assisting them, you will help foster that special bond that exits among those who have dedicated themselves to the honorable service to their country and military services themselves.

2. As the Retired Activities Office Director your responsibilities will be many and varied. You can expect to be asked to help in many areas affecting the needs of military retirees, their family members and survivors of military retirees. These many areas include:

Referring military retirees and their family members to available services on this installation as well as services available in the local community.

Providing information regarding benefits and entitlements for which military retirees and their family members are eligible.

Assisting military retirees and their family members solving problems relating to; casualty affairs, medical care, military pay and other military benefits to which they may be entitled.

3. As the Retired Activities Office Director, your duties will also include various organizational and administrative functions including the following:

Recruiting, training, supervising and assisting Retired Activities Office Volunteers appointed by the Director, Family Service Center.

Maintaining records pertaining to the Retired Activities Office at (installation).

Subj: LETTER OF APPOINTMENT

Advocating for the needs of military retirees and their family members in committees on the installation and the local communities.

Planning and executing Retired Marines Luncheons or other assembly of military retirees in the local area in accordance with reference (b).

4. As the Retired Activities Office Director you will report to me via the Director, Family Service Center. I will maintain operational control of the Retired Activities Office at (installation) through the Director, Family Service Center. The Family Service Center will provide you with administrative, logistic and financial support as required. You will be responsible for providing the Director, Family Service Center with a budget and materials requirement submission.

5. As the appointed Director, Retired Activities Office, I ask that you read the attached "Statement of Understanding" and if there are no questions, please sign it and return it to the Director, Family Service Center as soon as possible.

6. It is my pleasure to welcome you to (installation) Retired Activities Office Program. I look forward to having you as a member of our team.

Signature____________________________ Date ___________________

Letter of Appointment
Retired Activities Office Volunteer

Date ___________

Dear (Name of RAO Volunteer)

Congratulations on your selection as a Volunteer for the Retired Activities Office (RAO) at (installation). As an RAO Volunteer, you will play a vital roll in assisting the retired military members and their families of the community surrounding our installation.

While a Volunteer, your responsibilities will be many and varied and you can be expected to help in many areas of retiree concerns. These many areas include:

Referring military retirees to available services on this installation as well as services available in the local community.

Providing information regarding benefits to which military retirees and their family members are entitled.

Assisting military retirees with solving many problems relating to: casualty affairs, medical care, military pay and other military benefits to which they may be entitled.

All of these activities are important and help ensure the Retired Military Community access to their many and varied benefits. You are assured that the RAO Director will assist you in the performance of your associate activities and help ensure you receive the training you need to perform them successfully.

As a Volunteer I ask that you read the attached 'Statement of Understanding-' and, it there are no questions please sign it and return it to the RAO Director.

Again, it is my pleasure to welcome you to (installation) RAO Program. I look forward to having you as a member of our team!

Signed______________
(Director, FSC)

Retired Activities Office Volunteer
Statement of Understanding

DATE

I understand that my service as a Retired Activities Office (RAO) Volunteer for (installation) will commence effective (enter effective date). I understand that my service as an RAO Volunteer will be performed on a gratuitous basis, i.e., without compensation. Any reimbursement for incidental expenses will be subject to the availability of funds and the installation commanders discretion.

I understand, that as an RAO Volunteer, I will not be considered to be a Federal employee for any purpose other than the Tort Claims provisions of Chapter 171 of Title 28, U.S. Code, and for the purpose of relating to the compensation for work related injuries provided under Chapter 81 of Title 5, U.S. Code. I also understand that service as a RAO Volunteer does not entitle me to further employment with a Federal organization or agency.

I understand that, as an RAO Volunteer, the personal information provided me on the Retirees and their families is, and will be, protected by the provisions of the Privacy Act of 1974. I understand that the personal information I have been provided will be used only in the official execution of those tasks relating to RAO matters.

I understand that as an RAO volunteer, I will hold myself to the highest standards of confidentiality. I understand that issues pertaining to the retirees and their families will be discussed only with those individuals directly as having the "need to know".

____

(Signature of RAO Volunteer/Date)

RETIRED ACTIVITIES OFFICE

VOLUNTEER APPLICATION

Name ________________________________ Date of Birth ___________

Address ____
(Street) (City) (Zip)

Home Telephone (___)_____________Work Telephone (___)___________

Education Level: High School Diploma/Equivalent: Yes___ No___
Some College (Specify)
College Degree (Specify)
Advanced Degree (Specify)

Do you hold any licenses or certifications? ___________________
____
____

Military Service: Branch_____ Active_____ Reserve_____

Work experience: ____
____
____
____

Volunteer experience:____
____
____
____
____

Hobbies and special interests:_________________________________
____
____
____
____
____

VOLUNTEER APPLICATION (continued)

What would be an ideal job for you?____________________________

____

Do you have any health restrictions?___________________________

____

How much time do you have available for volunteering here?_______

____

Any preferred days or hours?___________________________________

____

How did you hear of our need for volunteers?__________________

____

Person to be notified in case of emergency:

____

(Name)
(Relationship)

____

(Address)
(Telephone)

PRIVACY ACT STATEMENT

This statement is provided in compliance with the provisions of the Privacy Act of 1974 (PL 93-579) which require that federal agencies must inform individuals who are requested to furnish information about themselves as to the following facts:

1. **AUTHORITY:** Title 10 and 37 USC.

2. **PRINCIPAL PURPOSE(S):** To assign you duties as a Retired Activities Office volunteer at the____________________Family Service Center.

3. **ROUTINE USE(S):** In addition to the principal purpose(s), your information may be used for one or more of the "routine uses' applicable to all Privacy Act systems of records.

4. **MANDATORY OR VOLUNTARY DISCLOSURE:** Voluntary. You need not disclose any information to us; however, failure to provide this information will prevent us from being able to assign you duties as a volunteer in Marine Corps Retired Activities Office Program.

Volunteer Interview Questionnaire Form
Retired Activities Office

RAO Location ____________________

Name of person being interviewed: ________________________________

1. Tell me a little bit about yourself:

____
____
____

2. What previous positions have you held?

____
____
____

3. What tasks/assignments do you prefer to be responsible for as a volunteer?

____
____
____

4. How have you acquired the skills necessary to accomplish these tasks/responsibilities?

____
____
____

5. Please tell me about any paid positions you have held?

____
____
____

6. Describe a situation in which you took the initiative to do something which had positive results for an organization or for others.

____
____
____

7. Do you prefer filling an existing job where forms are already designed and procedures are set or a new job where you must establish the procedures design supporting forms.

8. Describe your knowledge of the Chain of Command.

9. A volunteer position often requires expert oral and written communication skills. How would you describe your communication skills? Do you have experience interviewing?

10. What experience do you have in giving briefings and presentations to large/small groups or individuals?

11. Why are you looking for a volunteer position?

12. What rewards do you anticipate from volunteering?

13. How many hours/days a week would you like to volunteer?

14. What days do you prefer?

VOLUNTEER JOB DESCRIPTION

PROGRAM: Retired Activities Office

JOB TITLE: Retired Activities Office (RAO) Volunteer

MAIN DUTIES: Assist the Director of the Retired Activities Office by advising military retirees, widows, spouses, and active duty personnel about military retiree benefits, entitlements and concerns.

SKILLS REQUIRED: Knowledge of current policy and issues relevant to military retirees. Be able to research resources and provide specific information about benefits and entitlements and the documentation needed to claim those benefits. Be capable of communicating with people from a broad range of backgrounds, many of whom may be elderly.

TRAINING PROVIDED: Extensive on the job training plus provision of relevant publications, instructions, and periodicals for self-education.

TIME COMMITMENT REQUIRED: Request one shift per week, negotiable.

SUPERVISOR:

ADDRESS: **TELEPHONE:**

RETIRED ACTIVITIES OFFICE

STATEMENT OF CONFIDENTIALITY

As a condition of being involved with persons seeking assistance from the (installation) Retired Activities Office, I, agree to keep confidential any information shared with me and any information to which I have access in the performance of my duties within the limits of the Privacy Act of 1974 and other applicable laws and regulations. I understand that information concerning retired members, their families and survivors shall not be released to other agencies or persons without the written permission of those involved. I further understand that if in the course of meeting with a client, the client starts to discuss issues of criminal acts or threats of harm to self or others, I must advise the client of my obligation to report this information to the proper authority. I recognize that the unauthorized release of confidential information is grounds for termination of my services.

____

Volunteer's Signature

VOLUNTEER UNDERSTANDING

I understand that, as a volunteer, I will not receive financial remuneration for my volunteer services.

____

Volunteer's Signature

APPENDIX C

SAMPLE RAO FORMS

RETIREE NEEDS ASSESSMENT

1. Status_____ ENL-RET _____ OFF-RET _____ FAM MEM

2. Gender_____ Male _____ Female

3. Age

_____ < 40	_____ 40-44	_____ 45-50
_____ 51-54	_____ 55-60	_____ 61-64
_____ 65-70	_____ 71-74	_____ 75-80
_____ 80-84	_____ 85-90	_____ Above 90

4. Which installation facilities do you use on a regular basis?

   _____ Hospital/Clinic _____ Commissary
   _____ Exchange _____ Club
   _____ Theater _____ Other (specify)____________
   _____ Family Service Center

5. Have you attended an annual retiree seminar or Health Fair?

   _____ Yes _____ No

   If not, why not?
   _____ Inconvenient time _____ Insufficient notice
   _____ Too far away _____ Other

6. Which time of the year would you prefer for the retiree seminars to be held? ____________________

7. Would you participate in a mentoring/networking employment assistance program for other military retirees?

   _____ Yes _____ No

8. Have you ever consulted the RAO?

   If yes, for what service?____________________

   What other services would be beneficial?

   ____

9. Are you interested in volunteering at the RAO?

   _____ Yes _____ No

10. NAME____________________ (optional) PHONE______________ (optional)

CLIENT CONTACT FORM
RETIRED ACTIVITIES OFFICE

TIME/DATE: ____________________

CIRCLE ONE: PHONE WALK-IN OTHER

____

NAME SSN RANK/SERVICE

__________________________ ____________________________

SPOUSE DATE RETIRED # OF YEARS

__________________________ ____________________________

ADDRESS: STREET MEDICAL YES NO

__________________________ ____________________________

CITY STATE ZIP PHONE

REASON FOR CONTACTING RAO: ______________________________________

____

____

NOTES: ____

____

____

____

____

____

____

____

____

____

____

REFERRALS PROVIDED: ____

____

____

FINAL SOLUTION: ____

____

____

____

FOLLOW-UP: ____

____

____

____

DATE FILE CLOSED: ____________________

Sample

VOLUNTEER TRAINING CHECK LIST

Subjects that affect retirees and survivors are numerous and varied. The indoctrination training conducted here is actually "familiarization." You cannot "learn" everything you need to know in a matter of hours. Rather, you will be "introduced" to the tools you need to assist your customers. At a minimum, the volunteer(s) conducting the "introduction" should cover the following:

Subject	Initials of Trainer
Purpose of RAO	____________
Unit 1 - General Office	____________
Unit 2 - General	____________
Unit 3 - SBP Desk Guide	____________
Use of ROLODEX	____________
File Cabinet Contents	____________
Phone System	____________
Long Distance Calls Log	____________
Logging Hours on Time Cards	____________
Logbook/statistical Systems Other	____________

It is also recommended that the "trainee" review an old log book to become familiar with the types of inquiries made by customers and the action taken on those requests.

A sound training program will help make the volunteer effort a rewarding experience for the volunteer and the RAO customers.

VOLUNTEER TIME SHEET

Month of: ________________

Volunteer: ________________ Supervisor: ____________________

TIME	MON	TUE	WED	THU	FRI	SAT	HOURS

VOLUNTEER LIST
RETIRED ACTIVITIES OFFICE
RAO LOCATION: ____________________

NAME	ADDRESS	TELEPHONE	SERVICE	RANK

ACTIVE CLIENT FILE FORM
RETIRED ACTIVITIES OFFICE

RAO LOCATION _______________

DATE	NAME OF CLIENT	LATEST ACTIVITY	PROJECT COMPLETION

RAO VOLUNTEER FORM

RETIRED ACTIVITIES OFFICE

RAO LOCATION ________________

	NAME	POSITION HELD	ADDRESS	PHONE NUMBER

RECORD OF PERSONAL AFFAIRS

(First) (Middle) (Last)

(Rank or Rate) (Branch of Service)

(Date/Type Retirement/Transfer to Retired List/Fleet Reserve)

Disability: (if any, indicate details including percentage, etc.)

PERSONAL RECORD:

1. Place and date of birth

2. Naturalization (if applicable)

(Month, Day, Year)

by

Designation, location of court granting naturalization)

3. Parents' names:

<u>Father</u>

(First) (middle) (Last)

Date and Place of Birth

<u>Mother</u>

(First) (middle) (Last)

Date and Place of Birth

4. Your Marriage(s):

<u>To whom</u>

(First) (Middle) (Last)

Place and Date

(Town) (State) (Month, Day, Year)

To whom

(First) (Middle) (Last)

Place and Date

(Town) (State) (Month, Day, Year)

5. Children (full name, place and date of birth; if living apart from parent list address - minors indicate name of guardian)

6. Name and address of personal lawyer or trusted friend who may be consulted in regard to my personal or business affairs:

(Name of lawyer or friend)

(Street) (Town) (State Zip Code)

FAMILY RECORDS LOCATION:

1. Birth certificates or other proof of date of birth of self and of each member of immediate family (required by insurance companies and Social Security Administration).

2. Naturalization papers (if not born in United States)

3. Marriage certificate (necessary in order to establish claim for certain payments and benefits and in connection with the will, also social security and Depart. VA benefits).

4. Divorce decree, death certificates, or certified copies thereof (in case of either spouse).

MILITARY SERVICE PERSONNEL FILE LOCATION:

1. Retirement Orders, Transfer to the Fleet Reserve Certificate, DD-214, Discharge Orders, etc.

OTHER IMPORTANT PAPERS:

1. Will.

I have executed a will ____ I have not executed a will ____

a. Location of the Will ______________________________

b. Lawyer's name and address ______________________________

C. Executor's name and address ______________________________

2. Power of attorney.

I have executed a power of attorney ____ I have not ____

Executed a power of attorney dated ______________________________

____
(Month, Day Year)

naming ____
(Agent or attorney in fact)

____
(Address)

3. **Income tax.**

Copies of my Federal income tax returns and related papers are located at:

____

____

Copies of______________income tax returns and related
(Name)

papers are located at____
(Name of State)

4. Other taxes.

Copies of______________income tax returns and related

papers are located at____
(Property, etc.)

INSURANCE:

1. I have the following types of insurance:
Government__________ Commercial_____________ Both_____________

2. Insurance Company Policy Number Amount Payment Option

____

____

____

3. The policies are located at__________________________________

4. Premium receipts are located at______________________________

5. I have insurance coverage by Professional, Fraternal or Trade Association: (such as Navy Mutual Aid, Railroad Retirement, etc.)

a. Association and address

____

____

____

b. Policy Number________________ Amount of Insurance_________

Add in manner similar to above, pertinent information thought necessary regarding property, accident, liability, or other protection you may have.

____

____

____

ANNUITIES (RETIRED SERVICEMAN'S FAMILY PROTECTION PLAN, SURVIVOR BENEFIT PLAN, CIVIL SERVICE, ETC.):

1. Annuities are payable as follows:

Government_________ Commercial_________ Both___________

2. Retired Serviceman's Family Protection Plan and/or Survivor Benefit Plan payable as follows:

a. Payable to

____

b. Address

____

3. Other annuity

____

(Name of organization)

a. Payable to

____

b. Address

____

4. Papers located at

____

SOCIAL SECURITY DATA:

1. Social Security Number

____

2. Location of social security card or stub

____

3. Social security tax payments have been made______________
(List Years)

4. Location of up-to-date employment record, including place and type of work in each case:

____

PROPERTY OWNERSHIP OR INTEREST THEREIN HELD INDIVIDUALLY, JOINTLY WITH SPOUSE, JOINTLY OR IN COMMON WITH ANOTHER:

1. Real estate located at______________________________

a. Title is in the name or names of______________________________

b. The property is encumbered by a ______________
(Mortgage, Trust, Deed)
held by______________________________

c. Taxes on the property are paid to and including the year ______________

d. The property is insured with______________
(Insurance company)

e. Policy Number______________against______________
(Fire, damage, etc.)

f. Amount

g. The papers are located at (location of deed, abstract, mortgage, insurance contract, and other papers:

____

2. Add as many other entries as may be required to complete record as to each piece of real estate in which you have an interest.______________________________

3. Automobile record.

a. ____
(Make) (Model) (Year)

b. Under ____________ dated ______________________
______________________. (Month, Day, Year)
(State)

C. The automobile is insured with ______________________
(Insurance Company)

____
(Policy Number)

. Automobile papers are located at ______________________
____
____
4.

Personal property (in manner similar to above, add any information thought advisable concerning other large items of personal property owned, such as a boat, machinery, livestock, goods in storage, etc.).

____
____
____
____

BANK ACCOUNTS:

1. Type of account ______________________________
(Checking or saving; joint or individual)

located in ______________________________________
(Name and location of bank)

2. Add as many similar as may be required to show all bank accounts.

SAFE DEPOSIT BOX:

1. Name of bank or trust company ______________________
Address ______________________________________

2. Location of Key ______________________________

UNITED STATES WAR OR SAVINGS BONDS:

1. Location ______________________________________

2. Person designated as ______________________________
(Co-owner) (Beneficiary)

PERSONAL AFFAIRS QUESTIONNAIRE

DO YOU HAVE OR KNOW WHERE TO FIND THE FOLLOWING WITHOUT HAVING TO ASK YOUR SPOUSE:

1. YOUR BIRTH CERTIFICATE?
2. YOUR SPOUSE'S BIRTH CERTIFICATE?
3. YOUR MARRIAGE LICENSE OR CERTIFICATE?
4. DIVORCE DECREES OR DEATH CERTIFICATES REGARDING ANY PRIOR MARRIAGES?
5. REAL AND PERSONAL PROPERTY TAX RECEIPTS FOR LAST YEAR?
6. INCOME TAX RECEIPTS FOR PAST 4 YEARS?
7. YOUR SOCIAL SECURITY NUMBER?
8. YOUR SPOUSE'S SOCIAL SECURITY NUMBER?
9. WHERE YOUR SPOUSE KEEPS THE LIFE INSURANCE POLICIES?
10. LIST OF LIFE INSURANCE POLICIES ON SPOUSE'S LIFE, INCLUDING GROUP INSURANCE THROUGH BUSINESS AND OTHER SOURCES?
11. WHAT MEDICAL, ACCIDENT, AND HEALTH INSURANCE YOUR FAMILY OWNS?
12. LOCATION OF YOUR SPOUSE'S WILL?
13. NAME AND ACCOUNT NUMBERS OF ALL SAVINGS AND CHECKING ACCOUNTS?
14. ALL CREDIT CARDS, ACCOUNT NUMBERS, AND TELEPHONE NUMBERS TO CALL?
15. DRIVER'S LICENSE NUMBERS AND STATE WHERE THEY WERE ISSUED?
16. APPROXIMATE FAMILY INCOME FOR LAST YEAR?.
17. LOCATION/NUMBER OF SAFE DEPOSIT BOX?
18. LOCATION OF SAFE DEPOSIT BOX KEYS AND WHO HAS ACCESS?
19. LOCATION OF SERVICE MEMBER'S DD FORM 214?
20. WHO TO CONTACT IN EVENT OF THE DEATH OF A FAMILY MEMBER?

Record of Emergency Data

1. Sponsor's Name (Last, First Middle): ______________________________

2. Social Secuity Number: ______________________________

3. Spouses Name: ______________________________

   Address: ______________________________

   DOB (MM/DD/YY): ______________________________

4. Child(ren)'s Name/Address/DOB (MM/DD/YY)

   ____
   ____
   ____
   ____
   ____
   ____

5. Father's Name, Address : ______________________________

6. Mother's Name, Address : ______________________________

7. Pay Arrears Bencficiary(ics):
   Name/Address: ______________________________
   Relationship: ______________________________

8. Insurance Company(ies):
   Name/Address/Policy Number: ______________________________
   ____
   ____

9. PNOK Telephone Number: ______________________________
   (area code & relationship)

10. Home Telephone Number: ______________________________
    (include area code)

11. Signature of Sponsor/Date Signed: ______________________________

Mail Completed RED to:

Commandant of the Marine Corps
Headquarters, U. S. Marine Corps (MMSR-7)
2 Navy Annex
Washington, DC 20380-1775
Telephone number, 1-800-715-0969
Fax number (703)614-4400

APPENDIX D

ANNUAL RETIREE SEMINAR

Sample Seminar Program

MASTER OF CEREMONIES

0800-0900	REGISTRATION/GETTING REACQUAINTED
0900-0905	ADVANCE THE COLORS National Anthem (Please Stand) Retire The Colors INVOCATION - Chaplain
0905-0915	OPENING REMARKS - (name)
0915-1000	KEYNOTE SPEAKER - (name)
1000-1010	BREAK
1010-1130	SURVIVOR BENEFIT PLAN (SBP) - presenter name(s) and affiliation(s)
1130-1300	LUNCH
1300-1400	MEDICAL SERVICES UPDATE - name(s) and affiliation(s)
1400-1445	VETERANS ADMINISTRATION - name and title
1445-1500	BREAK
1500-1530	DEFENSE FINANCE & ACCOUNTING SERVICE (DFAS) name and title
1530-1545	EMPLOYMENT RESOURCES Transition Assistance Management Program Manager
1545-1600	CLOSING REMARKS

EXHIBITS

Representatives from the following organizations could be present to share information and answer questions: Fleet Reserve Association, The Retired Officers Association, American Association of Retired Persons, Area Agency on Aging (AAA), American Legion, Navy League of the United States, Military Living, National Military Family Association, Veterans Center, Armed Forces Hostess Association, American Red Cross and the local Job Service office.

SAMPLE SEMINAR SCHEDULE

Seminar Moderator:
name and title

0800 Refreshments and Getting Reacquainted Opportunity Visit Information, Benefits and Service Booths, Displays, and Participate in Health Fair Screening

0930 Welcome name and title

0935 Opening Remarks name , Installation Commander

0940 Retiree Council Report

0955 Legislative Update

1015 Principal Speaker

1035 Defense Finance and Accounting Service Update

1050 Question and answer session

1125 Announcements: Retired Activities Office, Representative

1130 Lunch

1300 Medical Treatment Facility Update

1330 Dental Clinic Update

1345 Commissary Update

1400 Morale, Welfare and Recreation Update

1415 Retired Activities Office Program Update

1430 Question and answer session

1450 Closing Remarks

1500 Continued Opportunity to visit Information, Benefits and Service Booths, Displays, and Participate in Health Fair Screening

1600 Seminar Closing

Annual Retiree Seminar

Evaluation

Help us to better meet your needs

1. Are you? ____ military retiree ____surviving spouse
   ____ family member ____ other

2. Is your Affiliation? ____ Army ____ Navy
   ____ Marine Corps ____ Air Force
   ____ Coast Guard

3. Could you spare a few hours a week helping other military retirees and their family members in the Retired Activities Office? ___ yes ___ no. If yes, please furnish your telephone number(s):________________________________

4. Please check the response you consider best for each of the following:

		Excellent	VeryGood	Good	Fair	Poor
A.	How well was the seminar organized?	☐	☐	☐	☐	☐
B.	Amount of information presented?	☐	☐	☐	☐	☐
C.	Quality of information presented?	☐	☐	☐	☐	☐
D.	Usefulness of information provided?	☐	☐	☐	☐	☐
E.	Speakers responsive to audience?	☐	☐	☐	☐	☐
F.	Did the seminar met your expectations?	☐	☐	☐	☐	☐

5. What areas did you find most beneficial?

____

____

6. What areas did you find least beneficial?

____

____

7. What, if any, material would you like to see added (including, tables/exhibits)?

____

____

8. What, if any, material would you like to see deleted (including tables/exhibits)?

____

____

9. Did you feel you had enough time to visit tables/exhibits? Circle "yes" or "no." If "no," any suggestions?

____

____

Please feel free to make additional comments on reverse

APPENDIX E

FORMER SPOUSE INFORMATION

FORMER SPOUSES' PROTECTION ACT: ELIGIBILITY REQUIREMENTS AND BENEFITS

1. **Basic (20/20/15)**

   A. Marriage lasted at least 20 years, and
   B. Military member had at least 20 years of service which was performed toward retirement, and
   C. At least 15 years of this creditable military service was performed during the marriage.

The former spouse who meets these requirements and who is not covered under an employer-sponsored health care plan is entitled to medical benefits only (including CHAMPUS/TRICARE). If the final divorce was granted before April 1, 1985, these benefits will continue until remarriage. If the final divorce was granted on or after April 1, 1985, but before September 30, 1988, these benefits will extend for a period of two years from the date of divorce or until December 31, 1988 whichever is later. If the final divorce was granted on or after September 30, 1988, these benefits will extend for a period of one year.

2. **Expanded (20/20/20)**

   A. Marriage lasted at least 20 years, and
   B. Military member had at least 20 years of creditable service toward retirement, and
   C. At least 20 years of this creditable military service was performed during the marriage.

The former spouse who meets these requirements is entitled to commissary, theater, exchange and medical benefits (including CHAMPUS/TRICARE) until remarriage. (If covered by an employer-sponsored health care plan, medical benefits cannot be granted. This includes civil service employees who carried their employer-sponsored health care into retirement).

3. **RESTRICTIONS**

1. All benefits terminate upon remarriage. If the subsequent marriage ends in divorce or death, the unmarried former spouse may be eligible for reinstatement of commissary, theater and exchange benefits if he/she qualified under the expanded (20/20/20) portion of law. Qualifying under the Basic (20/20/15) portion does not apply in the case of a remarried former spouse.

2. Military medical coverage (including CHAMPUS/TRICARE) cannot be granted when the former spouse is covered under an employer-sponsored health plan.

3. CHAMPUS/TRICARE benefits cease when the former spouse becomes eligible for Medicare coverage. To retain CHAMPUS/TRICARE eligibility, the applicant must provide a Letter of Disallowance from the Social Security Administration (contact your local Social Security Office) certifying ineligibility for Medicare (part A) based on both applicant's and sponsor's earnings records.

If the criteria are met, the substantiating documents and information listed on the reverse should be submitted to:

Commandant of the Marine Corps (MMSR-6)
Headquarters, U.S. Marine Corps
2 Navy Annex Washington, DC 2038-1775

If you have any questions, please feel free to call this office at (800) 336-4649, or (703) 614-1901.

FORMER SPOUSE STATEMENT

This statement must be completed and signed by the unremarried/unmarried former spouse.

Please Read This Statement Carefully; All Items Must Be Completed!

1. I________________________________, born__/__/__, am the former
   (Name of former spouse)

______________ of ____,
(wife/husband) (grade/complete name/social security #)

and to the best of my knowledge our marriage lasted **at least 20** years, during which period my spouse served **at least 15 or 20 years of service** creditable in determining eligibility for retired pay.

2. Marriage to the member took place in __________________________________ on __/__/__.
   (city/state)

3. I ______________ remarried since the date of divorce from member.
   (have/have not)

4. I _______________ presently employed.
   (am/am not)

5. I ____________ have medical coverage under an employer-sponsored plan.
   (do /do not)

So that we can verify the statement In **item number 5,** please provide the following information:

home address:____

city:____

state:____

home telephone number: ____

employer's name and
address:____

work telephone number:____

CONTINUED

Note: Unremarried or unmarried former spouses applying for an ID card must provide a copy of the **marriage certificate and final divorce decree, dissolution or annulment**. To complete the ID card process, we will also require you complete the following information:

Color of eyes: ____________________ Height:___________

I certify to the best of my knowledge the above information is true and correct. I understand making a false statement in connection with this application is a violation of a Federal Criminal law which carries a **maximum penalty of a $10,000 fine and 5 years imprisonment.** I understand if the information contained in this application is determined to be false, any ID card issued will be retrieved, and I will be liable for reimbursement to the Government for the cost of unauthorized medical care and other benefits received. I understand I am required to immediately notify the **Commandant of the Corps (MMSR-6); Headquarters, U.S. Marine Corps; 2 Navy Annex; Washington, DC 20380-1775; 1-800-336-4649; (703) 614-1031,** of any changes in my present unremarried status or if I obtain medical coverage under an employer-sponsored health benefit plan.

I also understand if I remarry and fail to notify **MMSR-6** as required above, and then obtain medical care or other benefits, I will be in violation of a Federal criminal law which carries a maximum **penalty of a $10,000 fine and 5 years imprisonment**

____
(signature)

__/__/__
(date)

Mail this completed form to:

Commandant of the Marine Corps (MMSR-6)
Headquarters, U.S. Marine Corps
2 Navy Annex
Washington, DC 20380-1775.

If you need assistance in completing this form, please call MMSR-6 at **1-800-336-4649 or (703) 614-1031**.

APPENDIX F

CASUALTY PACKAGE

SAMPLE CONDOLENCE LETTER

Name
Address

Dear ____________

Our Retired Activities office has recently been informed of the death of your (husband, wife, father, mother, son, daughter, brother, etc.). While you mourn the death of a loved one, our country is saddened by your loss. Please accept our condolences.

Perhaps your (   ) mentioned our Retired Activities Office to you. We are located in the Family Service Center located at (installation name). We have retiree volunteers in the office during normal business hours who are available to assist you with any questions concerning military retiree benefits, rights and privileges. At this time, you may have concerns about your (relation's) retired pay, Survivor Benefit Plan (if applicable), or other issues not previously encountered.

Our Retired Activities Office volunteers can help you with your concerns. They are good resource people and will be able to guide you to the proper source in the event you require assistance. They can be reached at (phone number) between the hours of ____ a.m. and ____ p.m. Monday through Friday.

Enclosed is information that may be of assistance to you and your family. If you need assistance, please don't wait ... call us now.

Sincerely,

name
Family Service Center
Director

name
Retired Activities Office
Director

Encl:
Information Sheets

CASUALTY NOTIFICATION FORM
RETIRED ACTIVITIES OFFICE

RAO LOCATION ____________

From: ____
(Full name of widow(er), next of kin or executor)

____
(Mailing address - Street)

____
(City, State, Zip Code)

____
(Date)

To: DEFENSE FINANCE AND ACCOUNTING SERVICE
CLEVELAND CENTER
CODE FRCAE
P.O. BOX 99191
CLEVELAND, OHIO 44199-1126

1. This is to inform you that ____________________________________

____

died on ____________________ .

2. Copy of the death certificate is enclosed.

APPENDIX G

PUBLICITY FLYER

G-1 SAMPLE VOLUNTEER RECRUITMENT LETTER

G-2 RAO VOLUNTEER RECRUITMENT FLYER

Sample Volunteer Recruitment Letter

Dear

The Retired Activities Office (RAO) at the installation Family Service Center is staffed by retired volunteers. Their mission is to help the local retired community access benefits and resources.

The RAO is in need of volunteers. The installation needs assistance in ensuring that we are able to continue to provide this assistance to our retired community. At your next meeting, would you bring this need to the attention of your membership?

Volunteers can expect to give a few hours per week staffing the RAO office at the Family Service Center. Our volunteers find this activity rewarding for themselves and the military retirees and family members who use the RAO.

All volunteers receive training for their assignments. The training provides the volunteer with the latest information regarding benefits and entitlements. If one of your organization members is a volunteer, this would give you quicker access to the most up to date information for your membership.

Thank you for your support of the Retired Activities Program. All volunteers or persons wanting more information should call the RAO at (phone number) between the hours of (specify time) and (days).

Sincerely,

FSC Director RAO Director

RAO VOLUNTEER RECRUITMENT FLYER

Attention Retirees!

Your Retired Activities office ...
is your link between you, local military communities and other government agencies. Established by SECNAV directive, it is staffed by retirees (all volunteers) trained to assist retirees, their families and survivors.

Information provided in areas of:
- Retirement Pay
- Survivor Benefit Plan
- CHAMPUS/TRICARE
- Medical Facilities
- Supplemental Medical Insurance Plans Change of Beneficiary
- Legislative Items
- Ex-spouse Law
- Space "A" Travel
- Local Government Facilities

Only a few hours per month will provide a great service to the retired community. To help, call the volunteer coordinator at your Retired Activities Office.

Hours:__________________________________Telephone:______________

Address:____